

Exhibit A

1. APPLICANT: Incomplete form may result in decline of your application.For WI Residents Only: Check box if you are married: ☐ **For WI Residents Only: Check box if you are married: ☒**

First Name Cristobal Middle Initial E Last Name Granados Social Security Number 11500 Date of Birth (MM/DD/YY) 1/1/85

Current Address 1111 Apt. # 111 City 111 State 111 Zip 111111 ☐ Own ☐ Rent ☒ Board

Home Phone 111 Business Phone 111 Annual Income* 111 Check if you have a: ☒ Checking Account ☐ Savings Account

Time at residence 4 Years 3 Months Time with employer 3 Years 3 Months E-Mail Address (optional) 111 By providing your e-mail address, you also consent to receive e-mails relating to offers and services from Best Buy Co., Inc. and its subsidiaries.

2. JOINT APPLICANT: Please complete for Joint Credit or if you are a married WI resident.

First Name 111 Middle Initial 111 Last Name 111 Social Security Number 111-111-1111 Date of Birth (MM/DD/YY) 1/1/11

Current Address 111 Apt. # 111 City 111 State 111 Zip 111111

Home Phone 111 Business Phone 111 Annual Income* 111

3. APPLICANT AND JOINT APPLICANT: SIGN HERE

1-800-244-5789

www.bestbuy.com

All of the information furnished on this application is, to the best of your knowledge, complete and accurate. You agree that we may obtain a credit bureau report on you and we may check any of the information provided on this application from whatever source we choose. By completing and signing this application, you request a Card issued to you by us which will allow you to make purchases under this Account. By signing, using or permitting others to use this Card; by signing or permitting others to sign sales slips; by making or permitting others to make purchases by telephone, Internet, or any other means, you agree to the terms and conditions of the Cardholder Agreement and Disclosure Statement, (which includes an arbitration provision) which shall be sent to you with the credit card. If this is a joint credit application, you understand that each applicant has the right to use the Account and that you shall be liable for all purchases made under the Account by any joint applicant. You grant us a purchase money security interest in the goods purchased on your Account. You understand that we may provide information relating to our transactions and experiences with you to others, including Best Buy, whether or not you are approved for credit. You may prohibit the sharing of such information by calling us at 1-800-365-3804.

Applicant's Signature

Date (MM/DD/YY)

Joint Applicant's Signature

Date (MM/DD/YY)

111

3/12/05

111

1/1/11

4. PROTECT YOUR ACCOUNT WITH ACCOUNT SHIELDSM, AN OPTIONAL MONTHLY DEBT CANCELLATION PROGRAM.

If you enroll in our optional Account Shield program, your monthly credit card balance or a portion of your balance may be cancelled in the case of a qualifying Total Disability, Involuntary Unemployment, Property Damage or Loss, or Loss of Life event. For Total Disability, the maximum balance that can be cancelled is \$1,000 per month, up to \$10,000, and for Involuntary Unemployment, up to \$1,000 per month for six months. For Loss of Life or Property Damage or Loss, the maximum balance that can be cancelled is \$10,000. To receive a cancellation for Involuntary Unemployment or Total Disability, you must be employed full-time (not self-employed or working for a spouse or any other individual living with you on whom you are financially dependent for support and maintenance) and working 30 hours or more per week at a single job on the date the event occurs. Account Shield is not insurance and is unavailable in Mississippi, Guam, the Virgin Islands, Puerto Rico and Canada.

YES, please enroll me, the primary cardholder, in the optional Account Shield monthly debt cancellation program. I authorize the monthly charge to my account when I have a balance. I have received and read the Account Shield Summary. I understand that your evaluation of my credit card application will not be influenced by whether I choose to enroll, and I am free to cancel at any time.

NO, I do not wish to enroll at this time.

SIGN HERE TO ENROLL

DATE

SIGN HERE TO DECLINE

DATE

DC-11-11

E6 02/24/04

Apply for a MasterCard Today. A great value at Best Buy AND everywhere else.

Household Bank MasterCard

If you have applied for a Best Buy credit card issued by Household Bank (SB), N.A., Las Vegas, Nevada ("us," "we," "our"), we invite you to apply for a Household Bank Platinum, Gold or Standard MasterCard. By signing below, you confirm that you have read and agree to all of the terms, authorizations, and disclosures contained on the panel entitled "Important Terms of the Household Bank Platinum, Gold and Standard MasterCards."

☐ Please send me an additional Household Bank MasterCard issued in the name of the Best Buy credit card joint applicant. The Best Buy credit card joint applicant will be considered an authorized user for this MasterCard Account. I understand I will be solely responsible for all charges and transactions made by the authorized user and the authorized user will have no liability to the credit card issuer for those charges and transactions.

X

Applicant's Signature

Date

(For Best Buy Use Only)

APPLICATION # 1111111111111111 MERCHANT #88 111 ORG #169 111 SALE AMT. 111

I.D. #1 Photo ID (Applicant) Type: ☐ Drivers License I.D. # 111 State CA Date of Issue 1/1/11 Exp. Date 12/12/05

☐ Other # 111 State 111 Date of Issue 1/1/11 Exp. Date 1/1/11

I.D. #2 Credit Card (Applicant) ☒ MC ☐ VISA ☐ AMEX ☐ DISCOVER Exp. Date 12/12/05 All I.D. 111

I.D. #1 Photo ID (Joint Applicant) Type: ☐ Drivers License I.D. # 111 State 111 Date of Issue 1/1/11 Exp. Date 1/1/11

☐ Other # 111 State 111 Date of Issue 1/1/11 Exp. Date 1/1/11

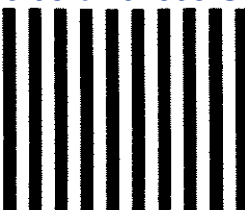
*INCOME NOTICE: Can include all sources. You need not disclose alimony, child support or separate maintenance income if you do not wish to have it considered as a basis for repaying this obligation.

6022-BEST BUY-18 (15-04)

IMPORTANT CUSTOMER DISCLOSURE INFORMATION ATTACHED - PLEASE DETACH AND RETURN FOR YOUR RECORDS.

Exhibit B

NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

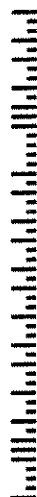


BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 492 WILMINGTON, DE

POSTAGE WILL BE PAID BY ADDRESSEE

BEST BUY CREDIT CARD/MASTERCARD
HOUSEHOLD BANK (SB), N.A.
PO BOX 15519
WILMINGTON DE 19885-5519

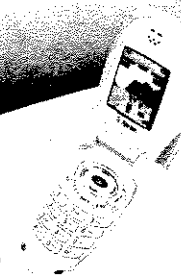
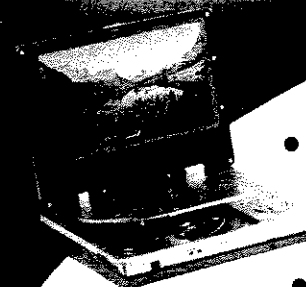


Take
home
the
fun
today



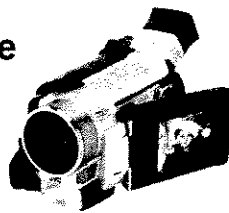
7001060123456789

VALUED CUSTOMER

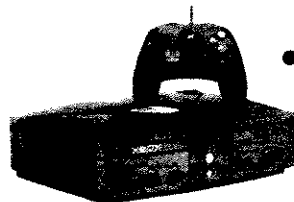


• No Interest
Financing* Every Day.

• Exclusive
Money-Saving Offers.



• Quick Credit Decisions.



• Online Account
Management and
Bill Payment.

*See Cardholder Agreement and Disclosure Statement
and Best Buy Card Consumer Credit Plans for details.

Rev. 6/04

6022-BEST BUY-19 (6-04)

BestBuy.com™

Exhibit B-9



So many reasons to use your Best Buy credit card:

No Interest Financing* plans available every day.

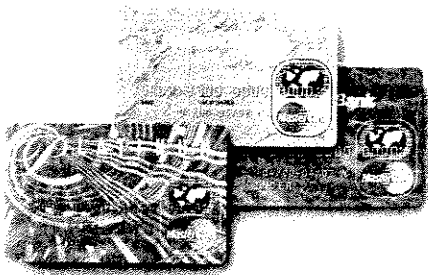
- 90 day Financing – No Minimum Purchase Required.
- 6 month Financing – On purchases totaling \$299 and up.
- Weekly Extended Financing specials.
- Quick credit decisions.
- No Annual Fee – Low Monthly Payments.
- Exclusive money-saving offers.
- Online account management and bill payment.

Take home the fun today



* No minimum purchase required for 90 day plan. Minimum total purchase of \$299 required for 6 month plan. Required minimum monthly payment is greater of \$10 or 2.25% of balance. Interest will be charged to your account from the date of purchase if plan balance is not paid in full within 90 days for 90 day plan or 180 days for 6 month plan, or if minimum monthly payments are not made. Available in-store only. See Product Specialist for details.

APPLY TODAY TO TAKE ADVANTAGE OF THESE EXCLUSIVE OFFERS:



*To qualify, we must receive your first minimum payment when due.

**Contingent upon a review of your credit worthiness. See "Important Terms of the Household Bank Platinum, Gold and Standard MasterCards" for additional information.

- Complimentary \$25 Best Buy Gift Card.[†]
- Introductory APR's as low as 0% and a range of competitive APRs.^{**}
- Toll-free phone and account management online 24 hours/day, 7 days/week.
- Acceptance at more than 17 million online and retail locations worldwide.
- Cash access at more than one million bank and ATM locations worldwide.

**IMPORTANT INFORMATION:
ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Household Bank (SB), N.A.
Privacy Statement**

Our Commitment to You

Household Bank (SB), N.A. ("Household"), is proud to be part of a financial services organization that has been providing superior products and services to its customers for more than a century. We greatly appreciate the trust that you and millions of other customers have placed in us, and we protect that trust by respecting your privacy even if our relationship with you ends.

This Privacy Statement illustrates our commitment to your privacy and explains our privacy practices so you can make an informed decision about whom you allow us to share your information with in order to offer you additional products and services. Although most customers enjoy receiving offers and information about additional products and services, if you prefer that we don't share your information for marketing purposes we will respect your choice. If you have selected a credit insurance product, the privacy statement applicable to that credit insurance product is set forth at the end of this Privacy Statement.

Types of Information We Collect

It is important for you to know that in order to ensure that our customers get the very best service and the highest quality products, Household collects demographic information (such as your name and address) and credit information (such as information related to your accounts with us and others). This information comes either directly from you, for instance, from your application and transactions on your account; or, it may come from an outside source such as your credit bureau report. In addition, if you visit our Internet website, we may collect certain information about your Internet usage. Gathering this information helps us to identify our customers and manage our customer relationships. It also assists us in the development of products and services to meet the continuing needs of our customers.

We Respect Your Privacy

Since some of the information we gather is not publicly available, we take great care to ensure that this information is kept safe from unauthorized access. Because Household respects your privacy and values your trust, the only employees or companies who can access your non-public personal information are those who use it to service your account or provide services to you or to us. Household diligently maintains physical, electronic and procedural safeguards that comply with applicable federal standards to guard your non-public personal information and to assist us in preventing unauthorized access to that information.

How We Share Information with Our Affiliates*

From time to time, for general business purposes such as fraud control, or when we think it may benefit you, we share certain information with other companies within our corporate family (i.e., Affiliates). These companies all provide financial services such as banking, consumer finance, insurance, mortgage, and brokerage services. Some examples include companies doing business under the names Household, Beneficial, or HSBC. We may also share certain information with non-financial service providers that become our Affiliates in the future (such as travel, auto and shopping clubs). The information we share might come from your application, such as your name, address, telephone number, social security number, and e-mail address. Also, the information we share could include your transactions with us or our Affiliates (such as your account balance, payment history, and parties to the transaction), your Internet usage, or credit card usage. Except for Vermont residents, the information we share with our Affiliates may also include your assets, income or credit reports which we collect from the sources described above. With this information, our Affiliates can determine if the products they specialize in, such as mortgages, automobile loans and insurance, may be of benefit to you.

How We Share Information with Your Merchant/Dealer

We may share non-public personal information with the merchant or dealer in whose name your credit card is issued which the merchant or dealer may use to market you for products and services unrelated to your account with us. The information we provide them may come from your application and might include your name, address, and telephone number. You may tell us not to share such information with the merchant or dealer for purposes unrelated to your account with us by calling the phone number listed below. For Vermont residents, Vermont law requires us to obtain your permission to share information about you in this way and we have chosen not to share your information in this way.

How We Share Information Outside the Household Family (Other than Your Merchant/Dealer)

Except for California and Vermont residents, we also may share information with companies outside our corporate family (i.e., non-Affiliates) that are able to extend special offers we feel might be of value to you. These companies may be financial services providers (such as mortgage bankers or insurance product providers) or they may be non-financial companies (such as retailers or marketing companies). These offers are typically for products and services that you might not otherwise hear about. The information we may provide them comes from the sources described above and might include your name, address and phone number. For

California and Vermont residents, applicable law requires us to obtain your permission in order to share your information in this way, and we have chosen not to share your information in this way.

We may also provide information to non-Affiliates that perform operational services related to your account or marketing services for us. Sharing information with these types of companies is permitted by law. Such a company might include a financial company (such as a mortgage banker or insurance service provider) with whom we have a joint marketing agreement or a non-financial company (such as a data processor or Internet service provider) with whom we have a service agreement. The information we may share also comes from the sources described above and might include your name, address, phone number and account experience with us.

Finally, we provide information about you to non-Affiliates such as credit reporting agencies and companies which provide services related to your account. This information sharing is also permitted by law.

Privacy and Security on the Internet

Our website offers you the opportunity to view your current account information and make payments online, in addition to providing general information about our company and products. You may view our Privacy Statement when you visit our website by clicking on the "Privacy Statement" link.

We reserve the right to change our privacy practices at any time in accordance with applicable law. Notice of such changes will be provided if required by applicable law.

How to Request That Your Information Not Be Shared

Information Sharing With Our Affiliates*

If you do not want us to share your credit information (such as your credit bureau information) with our Affiliates, please let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Your request will not apply to information about your transactions or experience with us (such as account information, account usage, or payment history) and will only apply to the private label accounts you have with Household Bank (SB), N.A. Private label accounts are not general purpose accounts such as MasterCard® or Visa®, but are accounts that may be used only at the specific merchant or merchants named on the credit card or account. An opt-out request by any party on a joint account will apply to all parties on the joint account. Vermont residents are automatically opted out from credit information sharing with our affiliates.

Information Sharing with Merchant/Dealer

If you do not want us to share your non-public personal information with the merchant/dealer (unless we are permitted or required by law to do so), you will also need to let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Please understand that your request may exclude you from receiving valuable offers in the future. Your request will only apply to the private label accounts you have with Household Bank (SB), N.A. An opt-out request by any party on a joint account will apply to all parties on the joint account. Opt-out requests will not apply to information sharing that is permitted by law. Vermont residents are automatically opted out from information sharing with the merchant/dealer that is not otherwise permitted or required by law.

Information Sharing with Non-Affiliates (Other than Your Merchant/Dealer)

If you do not want us to share your non-public personal information with non-Affiliates (unless we are permitted or required by law to do so), you will also need to let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Please understand that your request may exclude you from receiving valuable offers in the future. Your request will only apply to the private label accounts you have with Household Bank (SB), N.A. An opt-out request by any party on a joint account will apply to all parties on the joint account. Opt-out requests will not apply to information sharing that is permitted by law. California and Vermont residents are automatically opted out from information sharing with non-affiliates.

How to Be Removed from Solicitation Lists of Companies Participating in the Direct Marketing Association (DMA) Preference Service

If you wish to be removed from mailing solicitation lists at a national level, please send your name and address (with zip code) to the Direct Marketing Association at the following address: Mail Preference Service (DMA), P. O. Box 9008, Farmingdale, NY 11735-9008.

"Affiliates" are companies that are related to us by common ownership or corporate control. Our Affiliates include Household Finance Corporation, Beneficial*, Household Automotive Finance Corporation, Household Insurance Services, and HSBC companies such as HSBC Bank USA, and HSBC Mortgage Corporation.

HOUSEHOLD INSURANCE GROUP

THE ASSURANT GROUP

SOUTHERN COUNTY MUTUAL INSURANCE COMPANY

Privacy Statement for Customers with Credit Insurance

This paragraph applies only to customers who have selected credit insurance provided by Household Insurance Group ("HIG"), the Assurant Group ("Assurant"), or Southern County Mutual Insurance Company ("Southern County").** Like Household, HIG, Assurant, and Southern County respect and protect your privacy. To administer the credit insurance you requested, HIG, Assurant, and Southern County collect demographic information (like your name and address) and account information (like information related to your account(s) with Household). This information comes either directly from you, for instance, from your application; or it may come from Household, such as information about your account. HIG, Assurant, and Southern County take great care to protect the privacy of this information. For example, the only employees or companies who can access such information are those who need it to provide services in connection with your credit insurance. Moreover, in compliance with federal standards, HIG, Assurant, and Southern County maintain physical, electronic and procedural safeguards to protect against unauthorized use or disclosure of that information. HIG, Assurant and Southern County do not disclose information about you to their respective affiliates or to third parties, except as permitted by law.

Annual Percentage Rate (APR) for Purchases	Based upon our credit review, a fixed Introductory APR of 0% or 3.9% may apply for the first six billing cycles of your Account. ¹ After that, or if you do not qualify for an Introductory APR, a variable Customary APR between 11.99% and 22.99% , inclusive, (as of 6/1/04) will apply and will never be less than between 11.99% and 22.99%, ² inclusive.
Annual Percentage Rate (APR) for Balance Transfers	Based upon our credit review, a fixed Introductory APR of 0% or 3.9% may apply for the first six billing cycles of your Account. ³ After that, or if you do not qualify for an Introductory APR, a variable Customary APR between 11.99% and 22.99% , inclusive, (as of 6/1/04) will apply and will never be less than between 11.99% and 22.99%, inclusive.
Other APRs	Variable Customary Cash APR: 22.24% (as of 6/1/04). ⁴ Minimum Cash APR: 22.24% (as of 6/1/04). Variable Default APR: 24.24% (as of 6/1/04). ⁵
Variable Rate Information	Your APR may vary. The rate is determined monthly by adding the Index (see description below) and: <ul style="list-style-type: none"> • Between 7.74% and 18.74%, inclusive, ("Spread") for the Customary APR for purchases and balance transfers. • 16.99% ("Spread") for the Customary Cash APR, including cash advances made by credit card check. • 19.99% ("Spread") for the Default APR. For each billing cycle, the Index is determined in the month prior to the month in which the billing cycle ends. In that prior month, the highest Prime Rate published in <i>The Wall Street Journal</i> is selected (the "Index"). If the Index has changed, the new variable rates will take effect with the billing cycle that ends on or after the first day of the month following the Index change.
Grace Period for Purchases	At least 20 days after the close of the previous billing cycle on new credit card purchases provided you paid your previous balance in full.
Method for Computing the Balances for Purchases	Average Daily Balance (including new purchases) Method.
Annual Membership Fee	Platinum MasterCard: None. Gold and Standard MasterCard: None to \$99 based upon our credit review. You will be notified of the Annual Fee amount at the time you receive your card.
Minimum Finance Charge	\$2.00

Cash Advance Fee: 2.5% of any advance by credit card check or through the ATM or over the counter (\$10 minimum); 5% for all other advances (\$20 minimum) except balance transfers.
Cash Advance Fee for Balance Transfers: 2.5% for advances by promotional Balance Transfer Check (\$5 minimum), provided the checks post to your Account on or prior to the expiration date printed on the check. Balance Transfer Checks may be limited.
Overlimit Fee: \$29. Accessing all or most of your available credit line may result in an overlimit fee.
Late Fee: \$29 on accounts with an Annual Membership Fee; \$35 on accounts with no Annual Membership Fee.

¹ If you qualify, we will notify you of your Introductory APR for purchases at the time you receive your card. After the introductory period, or if you do not qualify for the introductory APR, the variable Customary APR for purchases will apply. If at any time your Minimum Payment is received after the Payment Due Date, you exceed your credit limit on this or any other account issued by Household Bank or its affiliates, or you are otherwise in default under the terms of your Cardmember Agreement, your entire Account balance will change to the variable Default APR.

² The variable Customary APR will be based on your creditworthiness and will apply to purchases and balance transfers.

³ If you qualify, we will notify you of your Introductory APR for Balance Transfers at the time you receive your card. After the introductory period, or if you do not qualify for the introductory APR for Balance Transfers, the variable Customary APR for purchases will apply to these transferred balances. For any Balance Transfer Check that posts to your Account after the expiration date on the check, the variable Customary Cash APR will apply. If at any time your Minimum Payment is received after the Payment Due Date, you exceed your credit limit on this or any other account issued by Household Bank or its affiliates, or you are otherwise in default under the terms of your Cardmember Agreement, your entire Account balance will change to the variable Default APR.

⁴ The variable Customary Cash APR will apply to cash advances (other than balance transfers), including cash advances made by other credit card checks, and will never be less than 22.24%. The Customary Cash APR will apply to Balance Transfer Checks posted to your Account after the expiration date on the check. Cash Advances may be limited.

⁵ If at any time your Minimum Payment is received after the Payment Due Date, you exceed your credit limit on this or any other account issued by Household Bank or its affiliates, or you are otherwise in default under the terms of your Cardmember Agreement, the variable Default APR will apply to your entire Account balance, and will never be less than 24.24%. At our discretion, we may increase the Introductory APR to the Customary APR before increasing it to the Default APR.

California Residents: We may provide credit information about your Account to our affiliates from time to time. This information may be used to qualify you for other credit offers. Married persons may apply for a separate account. **New York Residents:** Consumer reports may be requested in connection with the processing of this application and any resulting Account. Upon your request, we will inform you of the names and addresses of any consumer reporting agencies that have provided us with such reports. **Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **Married Wisconsin Residents:** No agreement, court order, or individual statement applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order, or statement, or has actual knowledge of the adverse provision.

Information Sharing Disclosure: You agree that we may share information we receive about your creditworthiness ("Credit Information") and/or information relating to our transactions and experiences with you ("Experience Information") with persons related to us by common ownership or affiliated with us by corporate control ("Affiliates"). Our Affiliates may use this information to determine if you qualify for additional offers of credit. You may prohibit the sharing of Credit Information with our Affiliates by writing to us at P.O. Box 81622, Salinas, California 93912-1622 and including the name, address, social security number, signature, and account number (if applicable) for each person making the election. Your request will not apply to the sharing of Experience Information.

The application for the Household Bank MasterCard will be evaluated solely based on the applicant. We do not evaluate any information provided based on the **Best Buy** credit card joint applicant. An additional card for the **Best Buy** joint applicant to use as an authorized user of the Household Bank MasterCard account may be requested at no extra cost by completing the appropriate section on the application form.

The information about the costs and benefits of the MasterCard described above is accurate as of June 1, 2004. This information may have changed after that date. To find out what might have changed, you should contact us by writing Household Bank, P.O. Box 81622, Salinas, CA 93912-1622.

This offer is available only to applicants who reside in the United States. Offer void for existing Household Bank Cardmembers.

Household Bank MasterCard, Gold MasterCard and Platinum MasterCard credit cards offered in this application are issued by Household Bank (SB), N.A. in Las Vegas, Nevada and are serviced by its affiliates, Household Credit Services, Inc. and Household Credit Services (II), Inc. Household Bank is a registered mark of Household International, Inc.

MasterCard is a registered mark of MasterCard International, Incorporated.

Please allow 14-21 days for your Household Bank Mastercard application to be processed.

California and Vermont residents, applicable law requires us to obtain your permission in order to share your information in this way, and we have chosen not to share your information in this way.

We may also provide information to non-Affiliates that perform operational services related to your account or marketing services for us. Sharing information with these types of companies is permitted by law. Such a company might include a financial company (such as a mortgage banker or insurance service provider) with whom we have a joint marketing agreement or a non-financial company (such as a data processor or Internet service provider) with whom we have a service agreement. The information we may share also comes from the sources described above and might include your name, address, phone number and account experience with us.

Finally, we provide information about you to non-Affiliates such as credit reporting agencies and companies which provide services related to your account. This information sharing is also permitted by law.

Privacy and Security on the Internet

Our website offers you the opportunity to view your current account information and make payments online, in addition to providing general information about our company and products. You may view our Privacy Statement when you visit our website by clicking on the "Privacy Statement" link.

We reserve the right to change our privacy practices at any time in accordance with applicable law. Notice of such changes will be provided if required by applicable law.

How to Request That Your Information Not Be Shared

Information Sharing With Our Affiliates*

If you do not want us to share your credit information (such as your credit bureau information) with our Affiliates, please let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Your request will not apply to information about your transactions or experience with us (such as account information, account usage, or payment history) and will only apply to the private label accounts you have with Household Bank (SB), N.A. Private label accounts are not general purpose accounts such as MasterCard® or Visa®, but are accounts that may be used only at the specific merchant or merchants named on the credit card or account. An opt-out request by any party on a joint account will apply to all parties on the joint account. Vermont residents are automatically opted out from credit information sharing with our affiliates.

Information Sharing with Merchant/Dealer

If you do not want us to share your non-public personal information with the merchant/dealer (unless we are permitted or required by law to do so), you will also need to let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Please understand that your request may exclude you from receiving valuable offers in the future. Your request will only apply to the private label accounts you have with Household Bank (SB), N.A. An opt-out request by any party on a joint account will apply to all parties on the joint account. Opt-out requests will not apply to information sharing that is permitted by law. Vermont residents are automatically opted out from information sharing with the merchant/dealer that is not otherwise permitted or required by law.

Information Sharing with Non-Affiliates (Other than Your Merchant/Dealer)

If you do not want us to share your non-public personal information with non-Affiliates (unless we are permitted or required by law to do so), you will also need to let us know by simply calling us at 1-800-365-3804. We will be happy to comply with your request. Please understand that your request may exclude you from receiving valuable offers in the future. Your request will only apply to the private label accounts you have with Household Bank (SB), N.A. An opt-out request by any party on a joint account will apply to all parties on the joint account. Opt-out requests will not apply to information sharing that is permitted by law. California and Vermont residents are automatically opted out from information sharing with non-affiliates.

How to Be Removed from Solicitation Lists of Companies Participating in the Direct Marketing Association (DMA) Preference Service

If you wish to be removed from mailing solicitation lists at a national level, please send your name and address (with zip code) to the Direct Marketing Association at the following address: Mail Preference Service (DMA), P. O. Box 9008, Farmingdale, NY 11735-9008.

*"Affiliates" are companies that are related to us by common ownership or corporate control. Our Affiliates include Household Finance Corporation, Beneficial, Household Automotive Finance Corporation, Household Insurance Services, and HSBC companies such as HSBC Bank USA, and HSBC Mortgage Corporation.

HOUSEHOLD INSURANCE GROUP THE ASSURANT GROUP SOUTHERN COUNTY MUTUAL INSURANCE COMPANY Privacy Statement for Customers with Credit Insurance

This paragraph applies only to customers who have selected credit insurance provided by Household Insurance Group ("HIG"), the Assurant Group ("Assurant"), or Southern County Mutual Insurance Company ("Southern County").** Like Household, HIG, Assurant, and Southern County respect and protect your privacy. To administer the credit insurance you requested, HIG, Assurant, and Southern County collect demographic information (like your name and address) and account information (like information related to your account(s) with Household). This information comes either directly from you, for instance, from your application; or it may come from Household, such as information about your account. HIG, Assurant, and Southern County take great care to protect the privacy of this information. For example, the only employees or companies who can access such information are those who need it to provide services in connection with your credit insurance. Moreover, in compliance with federal standards, HIG, Assurant, and Southern County maintain physical, electronic and procedural safeguards to protect against unauthorized use or disclosure of that information. HIG, Assurant and Southern County do not disclose information about you to their respective affiliates or to third parties, except as permitted by law.

** Household Insurance Group includes Household Life Insurance Company, Wesco Insurance Company, Service General Insurance Company, First Central National Life Insurance Company of New York, Household Life Insurance of Delaware and such other companies Household Insurance Group may subsequently acquire. The Assurant Group includes American Reliable Insurance Company, American Bankers Insurance Company of Florida, American Bankers Life Assurance Company of Florida, Financial Insurance Exchange, Bankers American Life Assurance Company and Union Security Life Insurance Company.

Truth In Lending Disclosure Chart For Best Buy Credit Card

Annual Percentage Rate (APR) for Purchases	As of 6/1/04 the Standard Rate is 19.8% , which may vary.
Other APRs	Default Rate: 23.8% as of 6/1/04, which may vary.*
Variable-rate Information	Your APR may vary. The Standard Rate for purchases is determined monthly by adding 14.4% to the Prime Rate. The Default Rate is determined monthly by adding 18.4% to the Prime Rate.**
Grace Period for Repayment of Balance for Purchases	No finance charges are assessed on new purchases if the balance is paid in full each month within 25 days after the billing date.
Method of Computing the Balance for Purchases	Two Cycle Average Daily Balance (Including new purchases)
Annual Fees	NONE
Minimum Finance Charge	\$2.00
Transaction Fee for Purchases	NONE
Late payment fee: \$10 for combined account balance of \$100 or less; \$29 for combined account balance from \$100.01 to \$1,000; \$35 for combined account balance of \$1,000.01 or more. Overlimit fee: \$25	

* If you fail to make two consecutive Total Minimum Payments Due and are 30 days past due you will no longer be eligible for the Standard Rate and all existing Promotional Credit Plans will terminate, and your entire Account balance will be subject to the Default Rate.

** Your APR may vary and is based on the highest of the U.S. Prime Rate(s) published in *The Wall Street Journal* "Money Rates Section" on the first or last day of the month that *The Wall Street Journal* is published, plus a "Spread" of 14.4 percentage points for the Standard Rate and a "Spread" of 18.4 percentage points for the Default Rate. Any changes in the Prime Rate will take effect on the first day of your billing cycle beginning in the next month. The Standard Rate will never be less than 19.8%. The Default Rate will never be less than 23.8%.

NOTICE FOR MARRIED WISCONSIN RESIDENTS: No provision of a marital proper agreement (including a Statutory Terminable Marital Property Classification Agreement under Sec. 766.588 Wis. Stats., or a Statutory Terminable Individual Property Classification Agreement under 766.70) adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

NOTICE FOR CALIFORNIA RESIDENTS: California law requires that we inform customers that should they fail to fulfill the terms of their credit obligation, a negative report reflecting their credit record may be submitted to a credit reporting agency. If you are married, you may apply for credit in your own name.

NOTICE FOR FLORIDA RESIDENTS: You (borrower) agree that, should we obtain judgment against you, a portion of your disposable earnings may be attached (garnished (paid to us by your employer), as provided by Florida and Federal law.

NOTICE FOR MAINE RESIDENTS: We may request a consumer report in connection with your application for credit. You may ask whether a consumer report was obtained by us and we will tell you the name and address of the consumer reporting agency, if a report was obtained.

NOTICE FOR NEW YORK RESIDENTS: A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon your request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. New York residents may contact the New York state banking department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department: 1-800-522-3330.

NOTICE FOR OHIO RESIDENTS: The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE FOR VERMONT RESIDENTS: A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon your request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

IMPORTANT TERMS OF BEST BUY CREDIT CARD

1. GENERAL: Each person signing and submitting, or electronically or telephonically submitting the application for a credit card account ("Account") as applicant or joint applicant applies for an Account with Household Bank (SB), N. A., a national banking association, and requests one or more credit card(s) bearing the name or trademark of Best Buy to be used in connection with the Account. The word "Card" means any credit card(s) issued to you or an authorized user of your Account. In this Agreement, the words "you" and "your" refer to the applicant and joint applicant named on the credit card application and the words "we", "us" and "our" refer to Household Bank (SB), N. A., located at 1111 Town Center Drive, Las Vegas, Nevada 89144.

If we accept your application to open an Account, you agree that you will only purchase goods and services for personal, family and household purposes from merchants which honor the Card.

2. FINANCE CHARGES: (a) Finance Charges, which are part of the interest on your Account, are calculated separately for each Promotional Credit Plan and each Regular Credit Plan (each a "Credit Plan"). Promotional Credit Plans with different promotional due dates or terms are treated as different Credit Plans for this purpose. The total Finance Charge for the billing cycle is the sum of the Finance Charges for each Credit Plan, subject to the minimum Finance Charge under Section 3. (b) Finance Charges are imposed on purchases from the transaction date until paid in full, except that no Finance Charge is imposed in a billing cycle ("Current Cycle") on:

(i) a new purchase on a Regular, Delayed Monthly Payment, Reduced Rate, or Special Repayment Factor Credit Plan if the combined Previous Balance of those Credit Plans at the beginning of the Current Cycle is zero or a credit balance, or is paid in full before the Payment Due Date that falls during the Current Cycle;

(ii) any balance on a Regular, Delayed Monthly Payment, Reduced Rate, or Special Repayment Factor Credit Plan if the combined Previous Balance of those Credit Plans at the beginning of the Current Cycle is zero or a credit balance, or is paid in full before the Payment Due Date that falls during the Current Cycle and the combined New Balance of those Credit Plans at the beginning of the previous billing cycle ("Previous Cycle") is zero or a credit balance, or is paid in full before the Payment Due Date that falls during the Previous Cycle;

(iii) a purchase on a Waived Finance Charge Credit Plan for the specified promotional period;

(iv) a purchase on a Same As Cash Credit Plan if the full cash sales price is paid in full before the promotional due date.

(c) If a Finance Charge is imposed on a Credit Plan other than a Same As Cash Credit Plan in the Current Cycle, the amount will be the sum of the following daily Finance Charge calculations for the Credit Plan during the Current Cycle and (if applicable) the previous billing cycle ("Previous Cycle"): (i) the applicable Daily Periodic Rate for the Current Cycle times the Daily Balance for each day in the Current Cycle; and (ii) the applicable Daily Periodic Rate for the Previous Cycle times the Daily Balances of any new purchases on the Credit Plan during the Previous Cycle on which Finance Charges were not imposed during the Previous Cycle.

(d) If a Finance Charge is imposed on a Same As Cash Credit Plan, the amount will be the sum of the following daily Finance Charge calculations for the Credit Plan during the Current Cycle and each of the prior billing cycles (each a "Prior Cycle") from the transaction date of the purchase until the Current Cycle: (i) the applicable Daily Periodic Rate for the Current Cycle times the Daily Balance for each day in the Current Cycle; and (ii) the applicable Daily Periodic Rate for each Prior Cycle times the Daily Balances of the Credit Plan for each day during each Prior Cycle.

(e) The "Daily Balance" of a Credit Plan is determined by taking the opening balance of the Credit Plan for that day, adding any new purchases made on the Credit Plan that day and subtracting any payments or credits applied to the Credit Plan that day. For purposes of determining the Daily Balance of the Previous Cycle, the only purchases considered are new purchases on which Finance Charges were not imposed in the Previous Cycle. The previous day's Finance Charges and credit insurance premiums or debt cancellation fees (if applicable) are included in the Daily Balance of a Credit Plan, except that for any Same As Cash Credit Plan, credit insurance premiums or debt cancellation fees (if applicable) are not included in the Daily Balance of that Credit Plan during the promotional period. Late fees, overlimit fees, returned check fees and other fees on the Account are added to the Daily Balance of a Credit Plan when imposed. If a purchase on a Credit Plan posts after the beginning of a billing cycle, but the transaction occurred prior to the beginning of the billing cycle, the amount of the transaction plus related Finance Charges outstanding on each day from the transaction date until the first day of the billing cycle in which the transaction posts will be added to the Daily Balance of the Credit Plan for the first day of the billing cycle in which the transaction posts.

(f) The Daily Periodic Rate which is used to determine your Finance Charges and the corresponding Annual Percentage Rate, will be variable rates which may change monthly. The Daily Periodic Rate will be one-third hundred sixty fifth of the sum of the highest of the Prime Rate(s) published in *The Wall Street Journal* "Money Rates Section" on the first or last day of the month that *The Wall Street Journal* is published, plus a "Spread" of 14.4 percentage points for the Standard Rate and a "Spread" of 18.4 percentage points for the Default Rate. Any changes in the Prime Rate will take effect on the first day of your billing cycle beginning in the next month.

The minimum rate of Finance Charge for the Standard Rate is a Daily Periodic Rate of .05425% (corresponding 19.8% Annual Percentage Rate). The minimum rate of Finance Charge for the Default Rate is a Daily Periodic Rate of .06521% (corresponding 23.8% Annual Percentage Rate). For example, as of the billing cycle beginning June 1, 2004, the Finance Charge for the Standard Rate would have been a Daily Periodic Rate of .05425% (corresponding 19.8% Annual Percentage Rate) and the Finance Charge for the Default Rate would have been a Daily Periodic Rate of .06521% (corresponding 23.8% Annual Percentage Rate). An increase in the Prime Rate will increase your applicable Daily Periodic Rate which may increase the Finance Charge and the Minimum Monthly Payment due on your Account. You will qualify for the Standard Rate until you have failed to make two consecutive Total Minimum Payments Due and are 30 days past due.

3. MINIMUM FINANCE CHARGE: A minimum Finance Charge of \$2.00 will be assessed for each billing cycle in which a Finance Charge is payable.

4. FEES: We may impose on your Account the following fees, which will be added to your Account when assessed:

a) **Late Payment Fee:** Your Late Payment Fee will be based on your combined account balance (less any Delayed Monthly Payment credit plan balances) at the time of your payment due date. If you fail to pay us the Total Minimum Payment Due in full by the Payment Due Date on your billing statement, you agree to pay a Late Payment Fee of \$10 for combined account balance of \$100 and below; \$29 for combined account balance of \$100.01 to \$1,000; and \$35 for combined account balance of \$1,000.01 and over.

b) **Returned Check Fee:** You agree to pay \$25 each time any payment check on your Account is returned unpaid by your bank or other financial institution for any reason.

c) **Document and Research Fees:** If you ask us to provide you with a replica of your sales slip, billing statement or other document (except in connection with a billing error claimed in accordance with "Your Billing Rights"), we may charge you the following fees: (i) Billing statement: \$5 per document; (ii) Sales/credit slip: \$5 per document; (iii) Payment instrument: \$5 per document; (iv) Research fee: \$15 per hour (including payment histories). We reserve the right to change the Document and Research Fee Schedule from time to time. You may call Customer Service for a current fee schedule.

d) **Reissued Card Fee:** You may be charged \$5 each time you request that your credit card be reissued.

e) **Direct Check Fee:** In the event that you pay your account with a direct check, you agree to pay up to a \$15 fee for each direct check. We reserve the right to change the Direct Check Fee from time to time. You may call Customer Service for a current fee schedule.

f) **Overlimit Fee:** In the event you exceed your credit limit, you will be charged an Overlimit Fee of \$25.

g) **Collection Costs:** If, after you default, we refer your Account to an attorney and/or collection agency for collection, we may charge you our collection costs, including court costs and reasonable attorneys' fees, when and as permitted by applicable law.

5. SECURITY: Except as indicated below, you grant us a purchase money security interest in the goods purchased with your Card. For purposes of determining which items are subject to a security interest, payments received will be deemed to be applied first to any unpaid insurance premiums or debt cancellation fees (if applicable), Finance Charges, and fees and then to pay for purchases on the Account in the order in which they were made. When sufficient payments are made to repay the portion of the Account balance attributable to the purchase of a particular good, we will release our purchase money security interest in that good. Goods covered by a security interest may be taken from you if you do not pay on time. We may require you to make them available at a convenient place of our choice. We waive any security interest in your home if the goods are installed and in any goods purchased with credit card checks. We take no security interest in goods where the original purchase price is less than \$200 if you live in New York and in goods where the original purchase price is less than \$700 if you live in Maryland. If we repossess any goods purchased with your Card, we may charge you our repossession costs including, but not limited to, necessary repairs, storage fees and costs of sale, when and as permitted by law.

6. ARBITRATION: Any claim, dispute, or controversy (whether based upon contract; tort; intentional or otherwise; constitution; statute; common law; or equity and whether pre-existing, present or future), including initial claims, counter-claims, cross-claims and third party claims, arising from or relating to this Agreement or the relationships which result from this Agreement, including the validity or enforceability of this arbitration clause, any part thereof or the entire Agreement ("Claim"), shall be resolved, upon the election of you or us, by binding arbitration pursuant to this arbitration provision and the applicable rules or procedures of the arbitration administrator selected at the time the Claim is filed. The party initiating the arbitration proceeding shall have the right to select one of the following arbitration administrators: the National Arbitration Forum ("NAF") or JAMS. The arbitrator shall be a lawyer with more than ten years experience or a retired or former judge. We agree not to invoke our right to arbitrate an individual Claim you may bring in small claims court or an equivalent court, if any, so long as the Claim is pending only in that court. The rules and forms of the NAF and JAMS may be obtained by writing to these organizations at the addresses listed below. Our address for service of process under this provision is HRS USA, P.O. Box 279, Mount Prospect, IL 60056.

Any participatory arbitration hearing that you attend will take place in the city nearest to your residence where a federal district court is located or at such other location as agreed by the parties. On any Claim you file, you will pay the first \$50 of the filing fee. At your request we will pay the remainder of the filing fee and any administrative or hearing fees charged by the arbitration administrator on any Claim submitted by you in arbitration up to a maximum of \$1,500. If you are required to pay any additional fees to the arbitration administrator, we will consider a request by you to pay all or part of the additional fees; however, we shall not be obligated to pay any additional fees unless the arbitrator grants you an award. If the arbitrator grants an award in your favor, we will reimburse you for any additional fees paid or owed by you to the arbitration administrator up to the amount of the fees that would have been charged if the original Claim had been for the amount of the actual award in your favor. The parties shall bear the expense of their respective attorney's fees, except as otherwise provided by law. If a statute gives you the right to recover any of these fees, or the fees paid to the arbitration administrator, these statutory rights shall apply in the arbitration notwithstanding anything to the contrary contained herein. If the arbitrator issues an award in our favor you will not be required

reimburse us for any fees we have previously paid to the arbitration administrator or which we are responsible.

Arbitration agreement is made pursuant to a transaction involving interstate commerce, shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1 - 16 (the "FAA"). Arbitrator shall apply applicable substantive law consistent with the FAA and, if requested either party, provide written reasoned findings of fact and conclusions of law. The arbitrator's award shall not be subject to appeal except as permitted by the FAA. The parties agree that the award shall be kept confidential. Judgment upon the award may be entered by court having jurisdiction.

Arbitration agreement shall survive termination of your Account as well as the payment of all amounts borrowed hereunder. If any portion of this arbitration agreement is deemed invalid or unenforceable under any law or statute consistent with the FAA, it shall not invalidate the remaining portions of this arbitration agreement or the Agreement. In the event of a conflict or inconsistency between the rules and procedures of the arbitration administrator and this arbitration agreement, this arbitration agreement shall prevail. No class actions or joinder or consolidation of any Claim with the claim of any other person are permitted in arbitration without the written consent of you and us.

E PARTIES ACKNOWLEDGE THAT THEY HAD A RIGHT TO LITIGATE CLAIMS THROUGH A COURT BEFORE A JUDGE OR JURY, BUT WILL NOT HAVE THAT RIGHT IF EITHER PARTY ELECTS ARBITRATION. THE PARTIES HEREBY KNOWINGLY AND VOLUNTARILY WAIVE THEIR RIGHTS TO LITIGATE SUCH CLAIMS IN A COURT BEFORE A JUDGE OR JURY UPON ELECTION OF ARBITRATION BY EITHER PARTY.

For any contact, obtain the arbitration rules of, or file a Claim with NAF or JAMS as follows:

National Arbitration Forum	JAMS
P.O. Box 50191	45 Broadway
Minneapolis, MN 55405	New York, NY 10005
www.naf-forum.org	www.jamsadr.com
Code of Procedure	Financial Services
	Arbitration Rules and
	Procedures.

MONITORING PRACTICES: You agree that our supervisory personnel may listen to a recorded telephone calls between you and our representatives in order to evaluate the quality of our service to you and other cardmembers.

The information about the costs of the Card described in this application and important Terms of Best Buy Credit Card is accurate as of June, 2004. This information may have changed after that date. To find out what may have changed write to us at 1111 Town Center Drive, Las Vegas, Nevada 89144.

OUR BILLING RIGHTS—KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a payment sheet at the address listed on your bill. Write to us as soon as possible. We must act within you no later than 60 days after we sent you the first bill on which the error or question appeared. You can telephone us, but doing so will not preserve your rights.

Every letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.
- If you need more information, describe the item you are not sure about.

Our Rights and Our Responsibilities After We Receive Your Written Notice: We will acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still required to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If we think you owe the amount that we think you owe, we may report you as delinquent. If our explanation does not satisfy you and you write to us within ten days telling us why you refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If you don't follow these rules, we can't collect the first \$50 of the questioned amount, and your bill was correct.

Special Rule for Credit Card Purchases: If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the full amount due on the property or services. There are two limitations on this right. First, you must have made the purchase in your home state or if not within your home state, you must be at your current billing address. Second, the merchant must have been in business for at least 12 months. These limitations do not apply if we own or operate the merchant or if you reported the advertisement for the property or services.

Exhibit B-15

ACCOUNT SHIELDSM
Summary

IMPORTANT INFORMATION: The Account Shield feature only applies to the primary cardholder (herein referred to as "You" and "Your"). Your purchase of Account Shield is optional, and whether or not You enroll will not affect Your application for credit or the terms of any existing agreement You have with Household Bank (SB), N.A. (herein referred to as "We" or "Us"). Account Shield is sold by Us and the fees will be billed to Your credit card account. Upon acceptance of Your enrollment, You will receive Your Contract Provisions which will state the terms and conditions of Account Shield. Account Shield is a debt cancellation product and is not insurance. The Contract Provisions of Account Shield are an optional addendum to Your Cardholder Agreement. This document is only a summary of the Account Shield feature. Please read Your Contract Provisions carefully for details of Your protection. There are eligibility requirements, conditions, and exclusions that could result in no benefits. You can find a complete explanation of the eligibility requirements, conditions and exclusions in sections 2 through 6 of Your Account Shield Contract Provisions.

Account Shield is unavailable in Mississippi, Guam, the Virgin Islands, Puerto Rico and Canada.

PROPERTY DAMAGE OR LOSS: If there is damage or loss to merchandise purchased on Your credit card account, Account Shield will cancel from Your account an amount equal to the cost of repairing or replacing the merchandise up to the balance existing as of the date of the qualifying event, not to exceed \$10,000.

TOTAL DISABILITY: Following 30 consecutive days of Total Disability, You are eligible for a cancellation of part of Your account's balance. Account Shield will cancel an amount equal to 10% of Your account's balance on the date You became totally disabled, up to \$1,000 for each month that You remain totally disabled, not to exceed \$10,000. You must have been employed full-time (but not self-employed or working for a spouse or any other individual living with You on whom You are financially dependent for support and maintenance) and working 30 hours or more per week at a single job on the date Total Disability began. If Total Disability occurs within 180 days of the date You either (1) elect Account Shield or (2) make a purchase or advance on Your account and Your Total Disability results from a preexisting medical condition as defined in the Contract Provisions, You may not receive a cancellation of debt for that Total Disability.

INVOLUNTARY UNEMPLOYMENT: Following 30 consecutive days of Involuntary Unemployment, You are eligible for a cancellation of part of Your account's balance. Account Shield will cancel an amount equal to 10% of Your account's balance on the date You became involuntarily unemployed, up to \$1,000 for each month that You remain involuntarily unemployed. There is a maximum number of 6 continuous monthly cancellations of 10% or \$1,000, whichever is less, of Your account's monthly balance on the date of the event prompting cancellation. You must have been employed full-time (but not self-employed or working for a spouse or any other individual living with You on whom You are financially dependent for support and maintenance) and working 30 hours or more per week at a single job on the date of Involuntary Unemployment (this includes loss of employment due to unionized labor disputes, strikes, lock-outs and temporary lay-offs).

LOSS OF LIFE: If You die, Account Shield will cancel the balance on Your account on the date of death, up to \$10,000; however, Your eligible account balance will not be cancelled if You commit suicide.

TERMINATION: You may terminate Your Account Shield feature at any time. If You choose to terminate Your Account Shield feature within 60 days of enrollment, We will reimburse Your Account Shield fee. We may terminate Your Account Shield feature, for any reason, by giving You written notice at least 30 days in advance of termination. We will automatically terminate Your Account Shield feature on the earliest of (a) the first date Your account becomes 2 billing cycles past due; or (b) the first date We become aware of a misrepresentation of information by You.

COST: The monthly charge rate for the Account Shield feature is \$0.90 per \$100 of Your average daily balance each month (including any deferred balance). We reserve the right to increase the rate in which case You will be notified in writing at least 30 days in advance of the increase.

ADDITIONAL IMPORTANT INFORMATION:

- We reserve the right to modify these Contract Provisions, but if the modification is not favorable to You or if there is an additional charge, We will first provide You with notice of the proposed change and an opportunity to terminate this program without penalty before the change takes effect.
- Account Shield is only offered as a package and its components are not available separately.
- You may be subject to federal, state and local taxes on the amount of Your cancelled balance. Please consult Your tax advisor for guidance on the tax implications, if any, of Account Shield.
- During the qualification period and the time it takes to process Your cancellation, Your account balance is not suspended or cancelled. You remain responsible for finance charges and minimum payment requirements on Your account until the balance is paid off or a cancellation takes place. Once Your cancellation is processed (except for cancellation due to Property Damage or Loss), Your account will not accept any authorizations for purchases, cash advances, or any other transactions. Your account will remain inactive until Your benefit period ends.
- There is no limit on the overall number of Account Shield cancellations You may have. However, there is a limit on consecutive monthly cancellations for Involuntary Unemployment as described above. To be eligible for subsequent Account Shield cancellations, You must first be actively working continuously full-time for at least 180 days prior to each qualifying event.

DC 14-11

ES 02/24/01

PFD01004

6022-BEST BUY-19 (6-04)

1. Property

If merchandise being paid for on your Best Buy account is damaged or destroyed by fire, flood, burglary by forcible entry, or other qualifying perils listed in the Account Shield Summary, the program cancels the cost of repairing or replacing it – up to your outstanding balance on the date of the qualifying event (not to exceed \$10,000 per event).

2. Involuntary Unemployment

If you, the primary cardholder, lose your job involuntarily and are unemployed due to a qualifying event for at least 30 consecutive days, Account Shield cancels 10% of your account balance, calculated as of the date of the event, each month that you remain involuntarily unemployed. The maximum monthly cancellation amount is \$1,000 per month that you are involuntarily unemployed, up to a maximum period of six months.

3. Total Disability

If you, the primary cardholder, can no longer work due to a qualifying illness or injury and are under a doctor's care for at least 30 consecutive days, Account Shield cancels 10% of your account balance, calculated as of the date of the event, each month until you return to work. The maximum monthly cancellation amount is \$1,000 (not to exceed a total of \$10,000 per event).

4. Life

Account Shield cancels your balance, up to \$10,000, in the event that you, the primary cardholder should die. No cancellation will occur if loss of life was due to suicide.

60-Day Refund Period

Sign up for Account Shield today and we will send you Terms and Conditions explaining the program in detail. If you're not convinced that Account Shield offers the protection that you and your family need, simply notify Retail Services or BFC Insurance Agency of Nevada within the first 60 days, and they will cancel the program and refund any fee that appears during the cycle of the refund period.

Note: Account Shield is unavailable in Mississippi, Guam, the Virgin Islands, Puerto Rico and Canada.

Please see the Account Shield Summary for further details.

REV031104

**IMPORTANT TERMS OF THE HOUSEHOLD BANK
PLATINUM, GOLD AND STANDARD MASTERCARDS**

You understand that you must be at least the age of majority to be eligible and all the information you furnished on this application is, to the best of your knowledge, complete and accurate and given to obtain credit. You understand that this application, any information you have provided and any information we have obtained in connection with your Best Buy credit card application, may be used by Household Bank (SB), N.A., Las Vegas, Nevada ("Household Bank", "we," "us," "our") in connection with processing your request for a MasterCard. You authorize us to obtain a credit bureau report on you and to verify any of the information you have provided from whatever source we choose. By signing the Household Bank MasterCard application, you are requesting a MasterCard credit card and if a credit card is issued to you by using or permitting another to use the MasterCard credit card, or cashing credit card checks, you agree to be bound by the terms and conditions of Household Bank's Cardmember Agreement and Disclosure Statement, including any amendments, that will be sent to you with the card ("Cardmember Agreement").

Exhibit C

the lender, when the obligation to the creditor is incurred.

ANNUAL REPORT AGREEMENT AND DISCLOSURE STATEMENT

[illegible][illegible][illegible]

3. PROMISE TO PAY: You agree to pay all amounts charged to the Account, whether incurred by you or anyone you authorize, as permitted to use your Account or Card. My Account is a joint Account, and both Applicant and I agree to pay and are jointly and individually obligated to pay the Account. I agree to pay the Account if you do not pay the Account.

responsibility for all amounts charged on the Account regardless of any change of other legal jurisdiction, the Applicant agrees to pay all such amounts to the Issuer. If the Applicant is a corporation, partnership, trust, or other legal entity, the Applicant agrees to indemnify and hold the Issuer harmless from and against all such amounts, including reasonable attorneys' fees and costs, in the event of any agreement that is a pay ahead liability between the Applicant and the Issuer, or if the Issuer or you give or make any claim against the Applicant under the terms of the Agreement, or if the Issuer or you continue to pay the outstanding balance under the terms of the Agreement, or if the Issuer or you are bound by the terms of the Agreement.

may close the Account. In that event, you will continue to be responsible for any charges on the Account from the Agreement. However, you use the Account or permit others to use the Account, you agree to pay all amounts charged to the Account.

5. **BILLING STATEMENT:** We will send you a billing statement monthly for each billing cycle, reflecting what you owe us for the previous month. If you have a balance in excess of \$100, we will send you a billing statement in excess of \$100, on in which a finance charge has been imposed. The billing statement will show all purchases, finance charges and other charges that have been imposed. The billing statement will show all applicable, and all payments and credits that have been made to your credit card account (if applicable), and all payments and credits that have been made to your credit card account (if applicable).

[illegible]

6. **PROMOTIONAL CREDIT PLANS:** The following promotional credit plans may also be used from time to time, as specified prior to or at the time of purchase: a) **Delayed Monthly Payment Plan** - so Minimum Monthly Payment will be due for a specified period; b) **Waived Finance Credit Plan** - so Minimum Monthly Payment will be waived for a specified period; c) **Special Finance Plan** - so Minimum Monthly Payment will be imposed on the purchase for a specified period, as determined by the company.

[illegible][illegible][illegible][illegible][illegible]

Minimum Payment: Due is paid when you receive your Credit Plan purchase agreement. Certain rules apply to promotional credit plans. See the promotional credit plan purchase agreement for details.

7. FINANCE CHARGES: (a) Finance Charges, which are part of the interest on your Account, will be applied to Payments made after the due date of each Payment Plan (each "Payment"). Pre-Minimum Credit Plan and each Regular Credit Plan (each "Plan") have a finance charge rate of 18% per year. Finance charges are calculated by adding up all the outstanding balances at the end of each month and multiplying them by the monthly finance charge rate.

"Credit Plan"). Transferred Credit Plans will generally (i) involve no net change in the sum of all different Credit Plans for this purpose. The total Finance Charge for the rolling cycle is the sum of all Finance Charges for each Credit Plan, subject to the minimum Finance Charge under Section 8.

Exhibit C-18

(b) Finance Charges are imposed on purchases from the transaction date until paid in full, except that no Finance Charge is imposed in a billing cycle ("Current Cycle") on:

- (i) a new purchase on a Regular, Delayed Monthly Payment, Reduced Rate, or Special Repayment Factor Credit Plan if the combined Previous Balance of those Credit Plans at the beginning of the Current Cycle is zero or a credit balance, or is paid in full before the Payment Due Date that falls during the Current Cycle;
- (ii) any balance on a Regular, Delayed Monthly Payment, Reduced Rate, or Special Repayment Factor Credit Plan if the combined Previous Balance of those Credit Plans at the beginning of the Current Cycle is zero or a credit balance, or is paid in full before the Payment Due Date that falls during the Current Cycle and the combined New Balance of those Credit Plans at the beginning of the previous billing cycle ("Previous Cycle") is zero or a credit balance, or is paid in full before the Payment Due Date that falls during the Previous Cycle;
- (iii) a purchase on a Waived Finance Charge Credit Plan for the specified promotional period;
- (iv) a purchase on a Same As Cash Credit Plan if the full cash sales price is paid in full before the promotional due date.

(c) If a Finance Charge is imposed on a Credit Plan other than a Same As Cash Credit Plan in the Current Cycle, the amount will be the sum of the following daily Finance Charge calculations for the Current Cycle and (if applicable) the previous billing cycle ("Previous Cycle"): (i) the applicable Daily Periodic Rate for the Current Cycle times the Daily Balance for each day in the Current Cycle; and (ii) the applicable Daily Periodic Rate for the Previous Cycle times the Daily Balances of any new purchases on the Credit Plan during the Previous Cycle on which Finance Charges were not imposed during the Previous Cycle.

(d) If a Finance Charge is imposed on a Same As Cash Credit Plan, the amount will be the sum of the following daily Finance Charge calculations for the Credit Plan during the Current Cycle and each of the prior billing cycles (each a "Prior Cycle") from the transaction date of the purchase until the Current Cycle: (i) the applicable Daily Periodic Rate for the Current Cycle times the Daily Balance for each day in the Current Cycle; and (ii) the applicable Daily Periodic Rate for each Prior Cycle times the Daily Balances of the Credit Plan for each day during each Prior Cycle.

(e) The "Daily Balance" of a Credit Plan is determined by taking the opening balance of the Credit Plan for that day, adding any new purchases made on the Credit Plan that day and subtracting any payments or credits applied to the Credit Plan that day. For purposes of determining the Daily Balance of the Previous Cycle, the only purchases considered are new purchases on which Finance Charges were not imposed in the Previous Cycle. The previous day's Finance Charges and credit insurance premiums or debt cancellation fees (if applicable) are included in the Daily Balance of a Credit Plan, except that for any Same As Cash Credit Plan, credit insurance premiums or debt cancellation fees (if applicable) are not included in the Daily Balance of that Credit Plan during the promotional period. Late fees, overlimit fees, returned check fees and other fees on the Account are added to the Daily Balance of a Credit Plan when imposed. If a purchase on a Credit Plan occurs after the beginning of a billing cycle, but the transaction occurred prior to the beginning of the billing cycle, the amount of the transaction plus related Finance Charges outstanding on each day from the transaction date until the first day of the billing cycle in which the transaction posts will be added to the Daily Balance of the Credit Plan for the first day of the billing cycle in which the transaction posts.

(f) The Daily Periodic Rate which is used to determine your Finance Charges and the corresponding Annual Percentage Rate will be variable rates which may change monthly. The Daily Periodic Rate will be one-third hundredth of the sum of the highest of the Prime Rate(s) published in *The Wall Street Journal* "Money Rates Section" on the first or last day of the month that *The Wall Street Journal* is published, plus a "Spread" of 1.44 percentage points for the Standard Rate and a "Spread" of 18.4 percentage points for the Default Rate. Any changes in the Prime Rate will take effect on the first day of your billing cycle beginning in the next month.

The minimum rate of Finance Charge for the Standard Rate is a Daily Periodic Rate of .05425% (corresponding 19.8% Annual Percentage Rate). The minimum rate of Finance Charge for the Default Rate is a Daily Periodic Rate of .06621% (corresponding 23.8% Annual Percentage Rate). For example, as of the billing cycle beginning November 1, 2004, the Finance Charge for the Standard Rate would have been a Daily Periodic Rate of .05425% (corresponding 19.8% Annual Percentage Rate) and the Finance Charge for the Default Rate would have been a Daily Periodic Rate of .06621% (corresponding 23.8% Annual Percentage Rate). An increase in the Prime Rate will increase your applicable Daily Periodic Rate which may increase the Finance Charge and the Minimum Monthly Payment due on your Account. You will qualify for the Standard Rate until you have failed to make two consecutive total Minimum Payments Due and are 30 days past due.

8. MINIMUM FINANCE CHARGE: A minimum Finance Charge of \$2.00 will be assessed for each billing cycle in which a Finance Charge is payable.

9. FEES: We may impose on your Account the following fees, which will be added to your Account when assessed:

- a) **Late Payment Fee:** Your Late Payment Fee will be based on your combined account balance (less any Delayed Monthly Payment credit plan balances) at the time of your payment due date. If you fail to pay us the Total Minimum Payment Due in full by the Payment Due Date on your billing statement, you agree to pay a Late Payment Fee of \$10 for combined account balance of \$100 and below; \$25 for combined account balance of \$100.01 to \$1,000.00; and \$35 for combined account balance of \$1,000.01 and over.
- b) **Returned Check Fee:** You agree to pay \$25 each time any payment check on your Account is returned unpaid by your bank or other financial institution for any reason.

c) **Document and Research Fees:** If you ask us to provide you with a replica of your sales slip, billing statement or other document (except in connection with a billing error claimed in accordance with "Your Billing Rights"), we may charge you the following fees: (i) Billing statement \$5 per document; (ii) Sales/credit slip \$5 per document; (iii) Payment instrument \$5 per document; (iv) Research fee: \$15 per hour (including payment histories). We reserve the right to change the Document and Research Fee Schedule from time to time. You may call Customer Service for a current fee schedule.

d) **Reissued Card Fee:** You may be charged \$5 each time you request that your credit card be reissued.

e) **Direct Check Fee:** In the event that you pay your Account with a direct check, you agree to pay up to a \$15 fee for each direct check. We reserve the right to change the Direct Check Fee from time to time. You may call Customer Service for a current fee schedule.

f) **Overlimit Fee:** In the event you exceed your credit limit, you will be charged an Overlimit Fee of \$25.

g) **Collection Costs:** If, after you default, we refer your Account to an attorney and/or collection agency for collection, we may charge you our collection costs, including court costs and reasonable attorneys' fees, when and as permitted by applicable law.

10. INSURANCE: If available and you elect any credit insurance coverage, you authorize us to charge the insurance premium for such insurance to your Account on a monthly basis. You understand the amount of the insurance premium is based on the Average Daily Balances of your Account for the billing cycle in which the premium is being assessed. Credit insurance charges begin to accrue on the transaction date for all purchases made on your Account.

11. DEBT CANCELLATION: If available and you elect debt cancellation, you authorize us to charge the fee for such debt cancellation to your Account on a monthly basis. You understand the amount of the debt cancellation fee is based on the Average Daily Balances of your Account for the billing cycle in which the fee is being assessed. Debt cancellation charges begin to accrue on the transaction date for all purchases made on your Account.

12. MINIMUM MONTHLY PAYMENT: Your monthly billing statement will include requirements for you to follow in making payments including the cut-off hour for receipt of payments, which may affect crediting of your payments. You agree to pay us at least the Total Minimum Payment Due, reflected on your statement. If you wish, you may pay more than the Total Minimum Payment Due and at any time you may pay the entire amount due. The Minimum Monthly Payment is the greater of \$10 plus any debt cancellation fees (if applicable) or 2.25% of the "New Balance" of each Promotional Credit Plan which requires a Minimum Monthly Payment (except for Special Repayment Factor Credit Plans) and all Regular Credit Plans, as shown on your billing statement rounded to the next higher dollar plus any debt cancellation fees (if applicable). All Minimum Monthly Payments are then combined into the Total Minimum Monthly Payment.

13. PAYMENT RESTRICTIONS: All payments must be mailed or delivered to us at the Payment Processing Center address shown on your monthly billing statement. All payments must be made by check or money order. You may not mail us cash. You agree that any payment may be returned to you if your check is: (a) not drawn on U.S. dollars on funds on deposit in the U.S.; (b) missing a signature; (c) drawn with different numeric and written amounts; (d) restrictively endorsed; (e) postdated; (f) drawn on a credit account issued by Household Bank (SB), N.A. or an affiliate; (g) not paid on presentation. However, if you wish us to consider a payment marked "paid in full", "without recourse", or similar language, such payment must be marked for special handling and sent to HRS USA, P.O. Box 15521, Wilmington, DE 19898-5521. You agree that we may accept any such payment, late payments, partial payments, and payments marked "paid in full", "without recourse", or otherwise restrictively endorsed without waiving our right to payment in full of your entire Account balance.

14. APPLICATION OF PAYMENTS: Your payments will be allocated in a manner we determine in accordance with applicable law and may change from time to time. Your Available Credit will be increased by the amount of your payment within 14 days after that payment is received. If you have a Same As Cash Credit Plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the Same As Cash expiration date that is large enough to pay off minimum payments due plus your full Same As Cash balance, we will automatically apply that payment first to this required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) Same As Cash Credit Plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

15. CREDIT LIMIT: You agree not to let the Account balance exceed the credit limit established for you by us from time to time. We do not have to honor any use of your Card or honor credit card checks which would cause you to exceed your credit limit, but if we do, you agree to repay the amount by which your credit limit is exceeded, plus Finance Charges immediately.

16. CREDIT AUTHORIZATIONS: Some purchases will require our prior authorization and you may be asked by the merchant to provide identification. If our authorization system is not working, we may not be able to authorize a transaction, even if you have sufficient available credit. We will not be liable to you if any of these events happen. We are not responsible for the refusal of any merchant to accept or honor the Card or a credit card check.

17. SECURITY: Except as indicated below you grant us a purchase money security interest in the goods purchased with your Card. For purposes of determining which items are subject to a security interest, payments received will be deemed to be applied first to any unpaid insurance premiums

or debt cancellation fees (if applicable), Finance Charges, and fees and then to pay for purchases on the Account in the order in which they were made. When sufficient payments are made to repay the portion of the Account balance attributable to the purchase of a particular good, we will release our purchase money security interest in that good. Goods covered by a security interest may be taken from you if you do not pay on time. We may require you to make them available at a convenient place of our choice. We waive any security interest in your home if the goods are installed and in any goods purchased with credit card checks. We lose no security interest in goods where the original purchase price is less than \$200 if you live in New York and in goods where the original purchase price is less than \$700 if you live in Maryland. If we repossess any goods purchased with your Card, we may charge you our repossession costs including, but not limited to, necessary repair, storage fees and costs of sale, when and as permitted by law.

16. DEFAULT: You will be in default under this Agreement upon: (a) your failure to make at least the Total Minimum Payment Due when due; (b) your violation of any other provision of this Agreement; (c) your death; (d) your becoming the subject of bankruptcy or insolvency proceedings; (e) your becoming the subject of attachment, foreclosure, repossession, lien, judgement or garnishment proceedings; (f) your supplying us with misleading, false, incomplete or incorrect information; (g) our receipt of information that you are unable or unwilling to perform the terms or conditions of this Agreement; (h) your failure to supply us with any information we reasonably deem necessary; (i) our receipt of information from third parties, including email reporting agencies, which indicates a delinquency or charge-off on other creditors; (j) your default under any other loan or agreement you have with us or any of our affiliates; (k) your moving out of the U.S. or providing us with a non-U.S. mailing address; (l) your becoming unemployed; (m) your exceeding your credit limit; (n) your payment check being returned unpaid by your bank for any reason; (o) any credit card check being returned unpaid by us; or (p) your being in default under any other agreement or security agreement you have with us or with one of our affiliates. Upon default, we have the right to: (a) terminate your credit privileges under this Agreement; (b) terminate any Promotional Credit Plans and convert balances to a Regular Credit Plan; (c) require you to pay your entire Account balance including Promotional Credit Plan balances; all accrued but unpaid Finance Charges and other charges provided for in this Agreement immediately; and (d) bring an action to collect all amounts owed.

13. **ARBITRATION:** Any claim, dispute, or controversy between you and us (whether based upon contract tort, intentional or otherwise, constitution, statute, common law, or equity and whether pre-existing, present or future), including initial claims, counter-claims, cross-claims and third party claims, arising from or relating to this Agreement or the relationships which result from this Agreement, and except as provided below, the validity, enforceability, or scope of this arbitration provision, any part thereof or the entire Agreement ("Claim"), shall be resolved, upon the election of you or us, by binding arbitration pursuant to this arbitration provision and the applicable rules or procedures of the arbitration administrator selected at the time the Claim is filed. The party initiating the arbitration proceeding shall have the right to select one of the following arbitration administrators (the "Administrator"): the National Arbitration Forum ("NAF") or JAMS. The arbitrator shall be a lawyer with more than ten years experience or a retired or former judge. We agree not to invoke our right to arbitrate an individual Claim you may bring in small claims court or an equivalent court, if any, so long as the Claim is pending only in that court. The rules and forms of the NAF and JAMS may be obtained by writing to these organizations at the addresses listed below. Our address for service of process under this provision is Household Bank (SB), N.A., P.O. Box 279, Mount Prospect, IL 60056. Any participatory arbitration hearing that you attend will take place in the city nearest to your residence where a federal district court is located or at such other location as agreed by the parties. On any Claim you file, you will pay the first \$50 of the filing fee. At your request, we will pay the remainder of the filing fee and any administrative or hearing fees charged by the Administrator on any Claim submitted by you in arbitration up to a maximum of \$1,500. If you are required to pay any additional fees to the Administrator, we will consider a request by you to pay all or part of the additional fees; however, we shall not be obligated to pay any additional fees unless the arbitrator grants you an award. If the arbitrator grants an award in your favor, we will reimburse you for any additional fees paid or owed by you to the Administrator up to the amount of the fees that would have been charged if the original Claim had been for the amount of the actual award in your favor. The parties shall bear the expense of their respective attorneys' fees, except as otherwise provided by law. If a statute gives you the right to recover any of these fees, or the fees paid to the Administrator, these statutory rights shall apply in the arbitration notwithstanding anything to the contrary contained herein. If the arbitrator issues an award in our favor you will not be required to reimburse us for any fees we have previously paid to the Administrator or for which we are responsible.

As we have previously paid to the Administrator of for which we are responsible. This arbitration agreement is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. Sections 1 - 16 (the "FAA"). The arbitrator shall apply applicable substantive law consistent with the FAA and if requested by either party, provide written reasoned findings of fact and conclusions of law. Judgment upon the award may be entered in any court having jurisdiction. The arbitrator's award will be final and binding except for: (a) any appeal right under the FAA; and (b) any appeal of Claims Involving more than \$100,000. For such Claims, any party may appeal the award to a three-arbitrator panel appointed by the Administrator, which will reconsider de novo (i.e., in its entirety) any aspect or all aspects of the initial award that is appealed. The panel's decision will be final and binding, except for any appeal right under the FAA. Unless applicable law provides otherwise, the appealing party will pay the appeal's costs (i.e., the amounts owed to

the Administrator and the arbitrators), regardless of its outcome. However, we will consider in good faith any reasonable request for us to bear up to the full costs of the appeal.

This arbitration agreement shall survive termination of your Account as well as the repayment of all amounts borrowed hereunder. If any portion of this arbitration agreement is deemed invalid or unenforceable under any law or statute consistent with the FAA, it shall not invalidate the remaining portions of this arbitration agreement or the Agreement. In the event of a conflict or inconsistency between the rules and procedures of the Administrator and this arbitration agreement, this arbitration agreement shall govern. No class actions or private attorney general actions in court or in arbitration or joinder or consolidation of any claims in Court or in arbitration with other persons, are permitted without the written consent of you and us. The validity and effect of the preceding sentence shall be determined exclusively by a court and not by an arbitrator.

THE PARTIES ACKNOWLEDGE THAT THEY HAD A RIGHT TO LITIGATE CLAIMS THROUGH A COURT BEFORE A JUDGE OR JURY, BUT WILL NOT HAVE THAT RIGHT IF EITHER PARTY ELECTS ARBITRATION. THE PARTIES HEREBY KNOWINGLY AND VOLUNTARILY WAIVE THEIR RIGHTS TO LITIGATE SUCH CLAIMS IN A COURT BEFORE A JUDGE OR JURY UPON ELECTION OF ARBITRATION BY EITHER PARTY.

National Arbitration Forum
P.O. Box 50191
Minneapolis, MN 55405
www.arb-forum.org

JAMS
45 Broadway
New York, NY 10006
www.jamsadr.com

As used in this arbitration provision, the terms "we", "us", and "our" shall mean Household Bank (SB), N.A. its parents, wholly or majority-owned subsidiaries, affiliates, or predecessors, successors, assigns, and each of their officers, directors, and employees.

20. CHANGE OF TERMS: We may change or terminate any terms, conditions, services or features of your Account or this Agreement (including increasing your Finance Charges) at any time. We may also add new terms, conditions, services or features to your Account or this Agreement. We may impose any change in terms or any new terms on your outstanding balance as well as on subsequent transactions and balances. To the extent required by law, we will notify you in advance of any change in terms or any new terms by mailing a notice to you at your address as shown on our records. A change in the Annual Percentage Rate, pursuant to the variable rate provisions of this Agreement, shall not be considered a change in terms under this paragraph.

Agreement shall not be construed as a warranty. You may be liable for the unauthorized use of your **21. LIABILITY FOR UNAUTHORIZED USE:** You may be liable for the unauthorized use of your Card. You agree to notify us immediately upon learning of the possible unauthorized use of your Card. You will not be liable for unauthorized use that occurs after you notify us verbally or in writing. You may notify us in writing at Card Security Dept., P.O. Box 15521, Wilmington, DE 19850-5521. Of the loss, theft, or possible unauthorized use of your Card. In any case, your liability will not exceed \$50. However, unauthorized use does not include use by a person to whom you have given authority to use the Card, and you will be liable for all use by such a person. To terminate this authority, you must retrieve the Card from the previously authorized user and return it to us at USPS USA, P.O. Box 15521, Wilmington, DE 19850-5521, along with a letter explaining why you are doing so.

22. LOST OR STOLEN CARD: You agree to notify us immediately if your Card is lost or stolen, or if you think someone is using your Account without your permission. You may notify us by calling 1-877-211-Card Security Dept., P.O. Box 15521, Wilmington, DE 19850-5521.

23. LOST OR STOLEN CREDIT CARD CHECKS: You agree to notify us immediately if any credit card checks are lost or stolen. You may notify us by writing us at Card Security Dept., P.O. Box 15521, Wilmington, DE 19850-5521.

2A. STOP PAYMENT: If before a credit card check drawn on your Account has been honored, you notify us not to pay it, we will stop payment on the credit card check. You must send a written and signed stop payment order which states the number, payee, amount and date of the credit card check on which payment is to be stopped. If you call, you must confirm the call in writing within 14 days. A written stop payment will remain in effect for six months, unless renewed in writing.

25. CARD CANCELLATION: We can terminate or reduce your credit limit at any time and for any reason subject to the requirements of applicable law. Balances outstanding under this Agreement when your credit limit is reduced or terminated will continue to accrue Finance Charges until paid in full and are subject to all terms and conditions of this Agreement. You agree to notify your Family to us at any time we request.

26. CLOSING YOUR ACCOUNT: You can cancel or close your Account by writing to us at Card Security Dept., Box 15721, Wilmington, DE 19850-5521. Your notice becomes effective when we receive it. If you cancel or close your Account, you will still be responsible for all amounts owed to us at the time of your cancellation. You agree to return your Card(s) to us.

27. MONITORING PRACTICES: You agree that our supervisory personnel may listen to and record telephone calls between you and our representatives in order to evaluate the quality of our service to you and other customers.

2B. APPLICABLE LAW: This Agreement and your Account shall be governed by, and interpreted under, Federal law, including the Federal Arbitration Act, and the laws of the State of Nevada applicable to contracts made and to be performed therein without reference to principles

Nevada applicable to contracts made and to be performed wholly or in part in Nevada.

Exhibit C-20

of conflict of laws. The legality, enforceability and interpretation of this Agreement and the amounts contracted for, charged and received under this Agreement will be governed by such laws. This Agreement is entered into between you and us in Nevada. We make decisions about granting credit to you from, and extend credit to you under this Agreement from, Nevada. Federal and Nevada law shall also apply to any controversy, claim or dispute arising from or relating in any way to the subject matter of this Agreement and/or your Account, including statutory, equitable and tort claims.

29. CREDIT INVESTIGATION AND REPORTING: You agree that we may investigate your credit, employment and income records and verify your credit references and also may report to credit reporting agencies, merchants, and other creditors the status and payment history of your Account.

30. DISPUTED ACCURACY OF CREDIT REPORT: If any specific information related to your Account, transactions or credit experience with us is inaccurate, you may notify us and request us to correct the inaccurate information (after confirmation of the alleged error) reported to any credit reporting agency by writing to us at HRS USA, P.O. Box 19521, Wilmington, DE 19850-5521.

31. UPDATED FINANCIAL INFORMATION: Upon request, you agree to promptly give us accurate updated financial information about yourself.

32. DELAY TAKING ACTION: We will not lose any of our rights under this Agreement if we delay taking action for any reason. To the extent allowed by law, we may take other action not described in this Agreement, and by doing so will not lose our rights under this Agreement.

33. CHANGE OF NAME, ADDRESS, OR EMPLOYMENT: You agree to give us 10 days advance notice of any change in your name, mailing address, telephone number, or place of employment. You agree the Department of Motor Vehicles may release your residence address to us should it become necessary to locate you.

34. ASSIGNMENT OF ACCOUNT: We may sell, assign, or transfer your Account or any portion thereof without notice to you. You may not sell, assign or transfer your Account.

35. SEVERABILITY: If any provision of this Agreement is finally determined to be void or unenforceable under any law, rule or regulation, all other provisions of this Agreement will remain valid and enforceable.

36. NOTICE FOR CALIFORNIA RESIDENTS: California law requires that we inform customers that should they fail to fulfill the terms of their credit obligation, a negative report reflecting on their credit record may be submitted to a credit reporting agency. If you are married, you may apply for credit in your own name.

37. NOTICE FOR FLORIDA RESIDENTS: You (borrower) agree that, should we obtain a judgment against you, a portion of your disposable earnings may be attached or garnished (paid to us by your employer), as provided by Florida and Federal law.

38. NOTICE FOR MAINE RESIDENTS: We only request a consumer report in connection with your application for credit. You may ask whether a consumer report was obtained by us and we will tell you the name and address of the consumer reporting agency, if a report was obtained.

39. NOTICE FOR NEW YORK RESIDENTS: A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon your request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report. New York residents may contact the New York state banking department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department: 1-800-522-3330.

40. NOTICE FOR OHIO RESIDENTS: The Ohio Laws against discrimination require that all creditors make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

41. NOTICE FOR VERMONT RESIDENTS: A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. Upon your request, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

The information about the costs of the Card described in this Cardholder Agreement and Disclosure Statement is accurate as of November, 2004. This information may have changed after that date. To find out what may have changed write to us at 1111 Town Center Drive, Las Vegas, Nevada 89144.

YOUR BILLING RIGHTS—KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error
- If you need more information, describe the item you are not sure about

Exhibit C-21

Your Rights and Our Responsibilities After We Receive Your Written Notice: We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including financial charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any financial charges related to any questioned amount. If we didn't make a mistake, you may have to pay any financial charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due. If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases: If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state within 100 miles of your current mailing address; and (b) The purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

Español

AVISO PARA LOS RESIDENTES DE WISCONSIN CASADOS: Ninguna disposición de un convenio sobre bienes matrimoniales (incluyendo un Convenio de Clasificación de Bienes Matrimoniales Terminable Estructuradamente bajo la Sec. 766.589 de los Estatutos de Wisconsin, o de un Convenio de Clasificación de Bienes Personales Terminable Estructuradamente bajo la Sección 766.70) tiene un efecto adverso para los intereses del acreedor, a menos que el acreedor, antes del momento en que se concede el crédito, reciba copia del convenio, relación o decreto, o tenga conocimiento real de la disposición adversa cuando se contrae la obligación para con el acreedor.

ACUERDO DE TARJETA HABIENTE Y DECLARACIÓN INFORMATIVA

1. GENERAL: Cúida persona que firme y remita o que remita electrónicamente o telecórreo/compete una solicitud de cuenta de tarjeta de crédito ("Cuenta") como solicitante o co-solicitante, solicita una cuenta con Household Bank (SB), N.A., una asociación bancaria nacional domiciliada en Las Vegas, Nevada, y solicita una o más tarjeta(s) de crédito con el nombre y el logotipo de Best Buy Vegas, Nevada, una(s) tarjeta(s) en relación con la Cuenta. La palabra "Tarjeta" significa cualquier tarjeta que sea (a) usada(s) en relación con la Cuenta, en sus Acuerdos, las políticas de tarjeta de crédito emitida a usted o a un usuario autorizado de la solicitud de tarjeta de crédito, y "su" se refieren a todas las personas mencionadas en la solicitud de tarjeta de crédito y las palabras "nosotros", "una" y "nuestro" se refieren a Household Bank (SB), N.A. domiciliada en 11111 Town Center Drive, Las Vegas, Nevada 89144.

colliada en 1111 Town Center Drive, Las Vegas, Nevada 89149.
Si nosotros aceptamos su solicitud para abrir una Cuenta, usted conviene en que comprará bienes y ser-
vicios solamente para fines personales, familiares y domésticos, a los comerciantes que aceptan la Tarjeta
de Crédito American Express. Al a) Pagar a remita o a los comerciantes que aceptan la Tarjeta de Crédito American Express.

2. ACEPTACIÓN DEL CONVENIO: Al a) firmar y remitir o que remita electrónicamente u verbalmente la solicitud, usar o permitir a otros que usen la Tarjeta b) firmar o permitir a otros firmen recibos de venta; c) hacer o permitir a otros que hagan compras por teléfono, internet y otros medios - usado conforme en las limitaciones y condiciones del Convenio de Tarjetas habiente y d) otros medios - usado conforme en las limitaciones y condiciones del Convenio de Tarjetas habiente y e) otros medios - usado conforme en las limitaciones y condiciones del Convenio de Tarjetas habiente.

3. PROMESA DE PAGO: Usted conviene en pagar toda cantidad cargada a la Cuenta, ya sea condecoración o multa que incluye una disposición acerca del arbitraje.

Usted no puede ser el solicitante de un divorcio si usted es responsable por los cargos nuevos a la Cuenta. En ese caso, usted pagará pagando el saldo pendiente bajo las terminaciones.

4. CAPACIDAD PARA PAGAR: Cuando usted use la Cuenta o permita a otras personas que usen la Cuenta, usted declara que tiene la capacidad y el propósito para pagar todas las sumas cargadas a la cuenta.

5. ESTADO DE CUENTA: Nosotras le enviaremos mensualmente un estado de cuenta por cada ciclo de facturación en el que usted tenga un saldo de débito o crédito en exceso de \$3.00, o en que se haya impuesto un Cargo de Financiamiento. El estado de facturación indicará todas las corporaciones, compañías y otros cargos u honorarios, incluyendo el seguro de crédito o la cancelación de cargos financieros y otros cargos u honorarios, incluidos los pagos y otros créditos asentados en su cuenta durante el ciclo de facturación. El estado de cuenta indicará la cantidad adeudada en su Cuenta. La cantidad total

adeudada se llama "Nuevo Saldo" en su estado de cuenta, sujeto a los términos de las comisiones en el Plan de Crédito Promocional, de haberlo, según se indica a continuación.

6. PLANES DE CRÉDITO PROMOCIONALES: Los siguientes Planes de Crédito Promocionales podrán ser ofrecidos de cuando en cuando, según se especifique antes de o en el momento de la compra: a) Plan de Crédito con Pago Mensual Diferido - no se adeuda un Pago Mensual Mínimo durante un período determinado; b) Plan de Crédito con Cargo de Financiamiento Prescindido - no se imponen Cargos de Financiamiento sobre las compras durante un período determinado, siempre y cuando se pague el Pago Total Mínimo Adequado cuando se venza en cada ciclo de facturación; c) Plan de Crédito con Cargos de Financiamiento Prescindido/Pago Mensual Diferido - no se imponen Cargos de Financiamiento sobre la compra durante un período determinado y no se adeudan Pagos Mensuales Mínimos durante un período determinado; d) Plan de Crédito Igual que Efectivo/Pago Mensual - Si usted paga el precio de venta total en efectivo de la compra antes de la fecha de vencimiento promocional, que se indica en su estado de cuenta y paga el Pago Total Mínimo Adequado cuando se venza en cada ciclo de facturación, como se indica en su estado de cuenta, no se imponen Cargos de Financiamiento sobre la compra. Si no se hace el pago no completo en dicha forma, los Cargos de Financiamiento se imponen desde la fecha de compra; e) Plan de Crédito Igual que Efectivo/Pagos Mensuales Diferidos - Si usted paga el precio de venta total en efectivo de la compra antes de la fecha de vencimiento promocional indicada en su estado de cuenta, no se imponen Cargos de Financiamiento sobre la compra. Si no se hace el pago no completo antes de para esa fecha, los Cargos de Financiamiento se imponen desde la fecha de compra. No se adeudarán Pagos Mensuales Mínimos antes de la fecha de vencimiento de la promoción, según se indique en su estado de cuenta; f) Plan de Crédito con Tasa Reducida - Se aplica a la compra una tasa reducida durante el período determinado siempre y cuando se haga el Pago Total Mínimo Adequado cuando se venza en cada ciclo de facturación; g) Plan con Factor de Pago Especial - Se aplica a la compra un factor de pago especial durante el período determinado siempre y cuando se haga el Pago Total Mínimo Adequado cuando se venza un cada ciclo de facturación; h) Plan de Crédito con Factor de Pago Especial/Tasa Reducida - Se aplican a la compra un factor de pago especial y una tasa periódica reducida durante el período determinado siempre y cuando se haga el Pago Total Mínimo Adequado cuando se venza en cada ciclo de facturación. Todas las compras que no correspondan a un Plan de Crédito Promocional se llaman compras en Plan de Crédito Normal. Hay ciertas reglas que se aplican en relación a la asignación de pagos y cargos de financiamiento en su compra promocional. Si usted desea más de una compra con su Tarjeta. Para obtener más información llame al 1-888-367-4310 o vaya al inciso Ampliación de Pagos de esta Corporación.

7. **CARGOS DE FINANCIAMIENTO:** (a) Los Cargos de Financiamiento, que son parte de los costos de financiamiento, se otorgan para cada Plan de Crédito Promocional.

del interés sobre su Cuenta, se calculan por separado para cada Plan de Crédito Normal y para cada Plan de Crédito Especial. Los intereses se calculan sobre el saldo pendiente de cada Plan de Crédito Normal y cada Plan de Crédito Especial (cada cual llamado un "Plan de Crédito"). Para estos fines, los Planes de Crédito Promocionales con fechas de vencimiento o términos diferentes se tratan como Planes de Crédito diferentes. El Cargo de Financiamiento total para cada ciclo de facturación es la cantidad de los Cargos de Financiamiento por cada Plan de Crédito, más el Cargo de Financiamiento mínimo bajo la Sección 8.

(b) Los Cargos de Financiamiento se imponen sobre las compras desde la fecha de la transacción hasta que se pague por completo, excepto que no se imponen Cargos de Financiamiento en un ciclo de facturación ("Ciclo Actual") sobre:

(1) una compra nueva en un Plan de Crédito Normal, con Pago Mensual Diferido, Tasa Reducida o Factor de Pago Especial si el Saldo Anterior combinado de esos Planes de Crédito al comienzo del Ciclo Anual es de cero o si hay un saldo de crédito, o si se paga el saldo anterior del Ciclo Anual.

Crédito al comienzo del Ciclo Actual es de cero o si hay un saldo en crédito.
por completo antes de la Fecha de Vencimiento del Pago que cae durante el Ciclo Actual;
(ii) cualquier saldo en un Plan de Crédito Normal, con Pago Mensual Diferida, Tasa
Reducida o Factor de Pago Especial, si el Saldo Anterior combinado de estos Planos de

Crédito al comienzo del Ciclo Actual es de cero o si hay un saldo de crédito. El pago por completo antes de la Fecha de Vencimiento del Pago que cae durante el Ciclo Actual y el Nuevo Saldo combinado de esos Planos al comienzo del ciclo de facturación anterior ("Ciclo anterior") es de cero o si hay un saldo de crédito, o si se paga por completo antes de la Fecha del Pago que cae durante el Ciclo Anterior.

(ii) una compra en un Plan de Crédito con Cargo de Financiamiento Predefinido durante el período promocional determinado;

(iv) una compra en un Plan de Crédito Igual que Efectivo si el precio completo de venta en efectivo se paga por completo antes de la fecha de vencimiento de la promoción.

(e) Si en el Ciclo Actual se impone un Cargo de Financiamiento distinto al Plan de Crédito Igual que Efectivo, la cantidad será la suma de los siguientes distintos al Plan de Crédito Igual que Efectivo para el Plan de Crédito durante el Ciclo Actual y cuales otros del Cargo de Financiamiento para el Plan de Crédito durante el Ciclo Anterior ("Ciclo Anterior"): (i) la Tasa Periódica (si es aplicable) el ciclo de financiación anterior ("Ciclo Anterior"); (ii) la Tasa Periódica Diferencial para cada

la correspondiente al Ciclo de facturación anterior ("Ciclo Anterior": (i) la Tasa Promedio Diaria correspondiente al Ciclo Actual multiplicada por el Saldo Promedio Diario para cada Día correspondiente al Ciclo Actual; y (ii) la Tasa Promedio Diaria correspondiente al Ciclo Anterior multiplicada por el Saldo Diario de cada compra nueva en el Plan de Cobranza durante el Ciclo Anterior).

(d) Si se impone un Cargo de Financiamiento sobre el Plan de Crédito Igual que Efectivo, la cantidad será la suma de los siguientes cálculos diarios del Cargo de Financiamiento para

[illegible]

(c) La Tasa Periódica Diaria que se usa para determinar sus Cargos de Financiamiento y la Tasa Periódica Anual correspondiente serán tasas variables que pueden cambiar mensualmente. La Tasa Periódica Diaria será un trescientos sesenta y cinco por ciento de la cantidad de la Última Prima Paga más las últimas publicaciones en el periódico financiero *The Wall Street Journal* los días Prime Rate más las últimas publicaciones en *The Wall Street Journal*, más un primer o el último día del mes en que se publique *The Wall Street Journal*, más un "Márgen" de 16.4 puntos porcentuales para la Tasa Estándar, y un márgen de 18.4 puntos porcentuales para la Tasa por Incumplimiento. Todo cambio en la tasa Prime Rate entrará en vigencia el primer día de su ciclo de facturación, comenzando el mes siguiente.

La tasa mínima del Cargo de Financiamiento para la Tasa Estándar es la Tasa Periódica Diaria del .06425% (correspondiente a una Tasa Porcentual Anual del 19.8%). La Tasa mínima del Cargo de Financiamiento para la Tasa por Incumplimiento es la Tasa mínima del Cargo de Financiamiento para la Tasa por Incumplimiento es la Tasa Periódica Diaria del .06521% (correspondiente a una Tasa Porcentual Anual del 23.8%). Por ejemplo, al ciclo de facturación iniciando el 1 de noviembre del año 2004, el Cargo de Financiamiento para la Tasa Estándar hubiera sido una Tasa Periódica Diaria del .06425% (correspondiente a una Tasa Porcentual Anual del 19.8%) y el Cargo de Financiamiento para la Tasa por Incumplimiento hubiera sido una Tasa Periódica Diaria del .06521% (correspondiente a una Tasa Porcentual Anual del 23.8%). Un Dólar del .06521% (correspondiente a una Tasa Periódica Diaria correspondiente, lo que aumente en la tasa Prime Rate aumentará su Tasa Periódica Diaria correspondiente, lo que podría aumentar el Cargo de Financiamiento y el Pago Mensual Mínimo adeudado para su Cuenta. Usted conflictiva para la Tasa Estándar fuesen que no haya efectuado sus Pagos de acuerdo con las condiciones y fecha 30 días de sobreplazo.

8. CARGO DE FINANCIAMIENTO MÍNIMO: Se impondrá un Cargo de Financiamiento mínimo de \$2.00 por cada ciclo de facturación en que se deba pagar un Cargo de Financiamiento.

9. **CARGOS:** Nosotros podemos imponer sobre su Cuenta los cargos siguientes, que se agn-
guan a su Cuenta cuando se les imponga:

[illegible]

b) **Recargo por Cheque Devuelto:** Usted conviene en pagar \$25 cada vez que un cheque de pago de su Cuenta sea devuelto sin pagar por su banco u otra institución financiera, por el motivo que sea.

c) **Honorarios por Documentos e Investigación:** Si usted nos pide que procuremos información de su estado de cuenta u otro documento (excepto en lo que respecta a la información de su estado de cuenta) que no sea una copia de un documento que ya nos haya proporcionado, le cobraremos \$25 por hora de trabajo.

c) **Honorarios por Documentos e Investigación:** Si usted nos pide que proveamos financiera, por el motivo que sea.

d) **Honorarios por Documentos e Investigación:** Si usted nos pide que proveamos una réplica de su recibo de venta, estado de cuenta u otro documento (excepto en lo relacionado con un error de facturación reclamado de acuerdo con "Sus Derechos con respecto a la Facturación"), nosotros podemos cobrarle los honorarios siguientes: (i) \$5 por cada documento; (ii) Recibo de venta/crédito: \$5 por cada día estado de cuenta; \$5 por cada documento; (iii) Recibo de compra/documento: (iv) honorario por inventario; (v) instrumento de pago, \$5 por cada documento; (vi) honorarios no reservados al gacilón: \$15 por hora (incluyendo los honorarios de pago). Nosotros nos reservamos el derecho de cambiar de cuando en cuando la lista de honorarios por documentos e investigación. Usted puede llamar a Servicio al Cliente para pedir la lista de cargos actualizada.

e) **Cargo por Tarjeta Recaudada:** Se le puede cobrar \$5 cada vez que se vuelva a usar una tarjeta de crédito.

d) **Cargo por Tarjeta Recargada:** se le puede cobrar si el cliente elige su tarjeta de crédito.

e) **Cargo por Cheque Directo:** En caso de que usted pague su cuenta con un cheque directo usted conviene en pagar hasta \$15 por cada cheque directo. Nosotros nos reser-

varios el derecho de cambiar de cuando en cuando el cargo por cheque directo. Usted puede llamar a Servicio al Cliente para pedir la lista de cargos actual.

h) **Recargo por Sobrelimite:** En caso de que usted exceda su límite de crédito, se le cobrará un recargo por sobrelimite de \$25.

g) **Costos de Cobranza:** Si después de su incumplimiento, nosotros remitimos su Cuenta para su cobranza a un abogado (y/o) agencia de cobros, podemos cobrarle nuestros costos de cobranza, incluyendo los costos judiciales y los honorarios razonables de abogados, cuando y según lo permita la ley vigente.

10. SEGURO: Si disponible y usted opta por la cobertura del seguro contra deudas incobrables, usted nos autoriza cargar mensualmente a su Cuenta la prima de seguro por dicho cobramiento. Usted comprende que la cantidad de la prima del seguro se basa en los Saldos Promedios Diarios de su Cuenta para el ciclo de facturación en que se cobra la prima. Los cargos por el seguro contra deudas incobrables comienzan a acumularse desde la fecha de la transacción de todas las compras hechas con su Cuenta.

17. CANCELACIÓN DE DEUDA: Si usted dispone de esta facilidad y opta por ella, usted nos autoriza a aplicar el cargo correspondiente a dicha cancelación de deuda a su Cuenta en forma mensual. Usted entiende que el monto del cargo por cancelación de deuda se basa en los Saldo de Dividos Promedios de su Cuenta para el ciclo de facturación en el cual se aplica dicho cargo. Los cargos por cancelación de deuda continúan acumularse a la fecha de la transacción respecto a todas las transacciones sobre su Cuenta.

12. PAGO MENSUAL MÍNIMO: Su estado de cuenta mensual incluirá los requisitos que usted debe cumplir al hacer los pagos, incluyendo la hora de cierre para el recibo de los pagos. Usted no puede afectar al crédito de sus pagos. Usted conviene en pagarnos por lo menos el pago mínimo que aparece en su estado de cuenta. Si lo desea, puede pagar más del Pago Mínimo.

podría afectar al crédito de sus pagos. Usted puede cancelar su Pago Mensual en cualquier momento. Si lo desea, puede pagar más del pago mínimo. Mínimo Adeudado, indicado en su estado de cuenta. Si lo desea, puede pagar más del pago mínimo. Mínimo Adeudado y, en todo momento, puede pagar toda la cantidad adeudada. El Pago Mensual Mínimo es lo que sea mayor entre \$10 más el cargo por cancelación de deuda (si corresponde). El Pago Mensual Mínimo es lo que sea mayor entre \$10 más el cargo por cancelación de deuda (si corresponde). El Pago Mensual Mínimo es lo que sea mayor entre \$10 más el cargo por cancelación de deuda (si corresponde). El Pago Mensual Mínimo es lo que sea mayor entre \$10 más el cargo por cancelación de deuda (si corresponde).

Mínimo es lo que sea mayor de: cada Plan de Crédito Promocional que requiera un pago o el 2.5% del "Nuevo Salario" de cada Plan de Pago Especial; y todos los Planes de Crédito Promocional (excepto el Plan de Crédito con Factor de Pago Especial) y todos los Planes de Crédito Promocional con Factor de Pago Especial, más el cargo por mora y los intereses de mora. Normales, cuya se indica en su estado de cuenta, redondeados al dólar siguiente, más el cargo por mora y los intereses de mora. Todos los Pagos Mensuales Mínimos serán combinados para cancelar la deuda (si corresponden). Todos los Pagos Mensuales Mínimos serán combinados para cancelar la deuda (si corresponden).

13. RESTRICCIONES DE PAGO: Todos los pagos se deben enviar por correo o entregar a la dirección del Centro de Procesamiento de Pagos que se indica en el estado de cuenta mensual. Todos los pagos deben ir acompañados con cheque o giro de dinero. No nos puede enviar por correo dinero en efectivo. No nos puede enviar dinero en efectivo por correo aéreo. (a) No está librado el pago de dinero en efectivo por correo aéreo.

pagos se tienen que efectuar con cheque o giro de dinero. No nos puede enviar por correo electrónico ni por fax. Usted conviene en que todo pago se (a) puede deberse si su cheque; (b) no está librado al efectivo. Usted conviene en que todo pago se (c) no tiene alguna firma; (d) se libra en dólares de EE.UU. sobre dinero ya depositado en los EE.UU.; (e) posterior; (f) cantidades distintas a números y letras; (g) está endosado correctamente; (h) a una de sus oficinas de la casa de cambio. El giro de dinero debe ser emitido por el Household Bank (SEB), N.A. o una de sus filiales.

(c) no se paga su presentación. Sin embargo, si usted desea que nosotros tengamos en cuenta un pago marcado "pagado por completo", "sin recurso" o con el fin de permitir dicho pago se debe marcar para manejo especial y se debe incluir el número de la cuenta de crédito.

en cuerva un pago normal se debe marcar para Inmigracion en el lenguaje similar, dicho pago se debe marcar para Inmigracion, para enviar a HRS USA, P.O. Box 15521, Wilmington, DE 19850-5521. Usted conviene e nosotros podemos aceptar cualquiera de dichos pagos, pagos morosos, pagos parciales y pagos dados "párrafo por completo", "sin recurso" o discontinuamente entregados, de forma restrictiva, si el pago es el pago normal del saldo de su Cuerva.

14. APLICACION DE PAGOS: Sus pagos serán repartidos de cuando en cuando. Su compromiso es de acuerdo con la ley vigente. Y ello podría cambiar de cuando en cuando. Si el monto de su pago dentro de los 14 días después de que se le avisó aumentó en la cantidad de \$100.00 (Cien Dólares) por Efectivo (o San

Disponible será aumentado en la cantidad de su pago anterior (o Salvo dicho pago. Si usted tiene un Plan de Crédito Igual que Efectivo (o Salvo Cash) con fecha de vencimiento en el ciclo de facturación en curso o en el ciclo de facturación, y usted hace un pago antes de la fecha de vencimiento, los pagos mínimos vencidos más el total de su saldo anterior, los pagos mínimos vencidos más el total de su saldo anterior.

to que cubra todos los pagos mínimos vencidos mas el total de los pagos mínimos que se deban hacer en el plan igual que Efectivo, automáticamente aplicaremos ese pago mínimo y luego al plan que está por vencerse. En cualquier otro los pagos se aplicaran como sigue: (1) pagos mínimos vencidos; (2) plan igual que Efectivo en el caso de que el plan igual que Efectivo en el

los pagos se aplicaran como sigue: (1) los pagos de financiamiento vencidos; y (2) Planes Igual que Efectivo en los cargos de financiamiento vencidos; y (3) Planes Igual que Efectivo en los cargos de financiamiento vencidos. Si usted desea que se aplique su pago en algún otro de su vencimiento. Si usted desea que se aplique su pago en algún otro de su vencimiento. Si usted desea que se aplique su pago en algún otro de su vencimiento.

15. LIMITE DE CREDITO: Usado conforme en no dejar que el saldo de la Cuenta e limite de crédito que nosotros establezcamos para usted de cuando en cuando. Nosotros permitimos que aceptar el uso de su Tarjeta sin lo hacemos, usado conforme en pagar inmediatamente su límite de crédito, pero si lo hacemos, usado conforme los Cargos de Financiamiento.

16. AUTORIZACIONES DE CREDITO: Algunas compañías requieren nuestra autorización para obtener crédito. Si nosotros les damos crédito, más los Cargos de Financiamiento. Algunos cargos requieren nuestra autorización para obtener crédito. Si nosotros les damos crédito, más los Cargos de Financiamiento.

previa y el comerciante posea un crédito suficiente para la autorización, podría no ser más posible autorizar de autorización en esta función, podría no ser más responsable ante usted aunque usted tenga suficiente crédito disponible. No seremos responsables por el rechazo o la aceptación sujeta a cualquier caso. No seremos responsables por el rechazo o la aceptación de un cheque de tarjeta de crédito por parte de cualquier comerciante.

1. Exposición de un cheque de tarjeta de crédito por parte de un

devolvámosla a: HRS USA, P.O. Box 15521, Wilmington, DE 19850-5521, junto con una carta que nos explique las razones por las cuales tomó dicha determinación.

22. PERDIDA O ROBO DE LA TARJETA: Usted acuerda notificarnos inmediatamente si le roban o se pierde su tarjeta o si usted piensa que alguien está usando su Cuenta sin su permiso. Usted puede notificarnos por escrito a Card Security Dept., P.O. Box 15521, Wilmington, DE 19850-5521.

23. CHEQUES DE TARJETA DE CRÉDITO PERDIDOS O ROBADOS: Usted conviene en avisarnos inmediatamente si pierde o le roban algún cheque de tarjeta de crédito. Nos puede avisar por escrito a Card Security Dept., P.O. Box 15521, Wilmington, DE 19850-5521.

24. SUSPENSIÓN DE PAGO: Si antes de que se pague un cheque de tarjeta de crédito girado contra su Cuenta usted nos notifica que no lo paguemos, suspendemos su pago. Usted debe enviarnos una orden escrita y firmada de no pagar un cheque determinado, indicando el número, el beneficiario, la cantidad y la fecha del cheque de tarjeta de crédito cuyo pago debe suspenderse. Si llama por teléfono, usted debe confirmar la llamada por escrito dentro de 14 días. Nosotros podríamos hacer caso omiso de dicha orden seis meses después de haberla recibido a menos que sea renovada por escrito.

25. CANCELACIÓN DE LA TARJETA: Nosotros podemos cancelar o reducir su límite de crédito en cualquier momento y por cualquier motivo, sujeto a los requisitos de la ley aplicable. Los saldos pendientes bajo este Acuerdo cuando se reduce o cancela su límite de crédito, continuarán acumulando cargos de financiamiento hasta que el saldo sea pagado en su totalidad y están sujetos a todos los términos y condiciones de este Acuerdo. Usted acuerda devolvérnoslos su(s) Tarjeta(s) en cualquier momento cuando se lo solicitamos.

26. CIERRE DE SU CUENTA: Usted puede cancelar o cerrar su Cuenta al escribirnos a: Card Security Dept., P.O. Box 15521, Wilmington, DE 19850-5521. Su aviso entra en vigencia cuando los recibimos. Si usted cancela o cierra su Cuenta, aún será responsable de todas las cantidades que se nos recibieron. Si usted cancela o cierra su Cuenta, usted conviene en devolvernos su(s) Tarjeta(s).

27. NORMAS DE EVALUACIÓN: Usted conviene en que nuestro personal de supervisión puede escuchar y registrar las conversaciones telefónicas entre usted y nuestros representantes a fin de evaluar la calidad de nuestro servicio a usted y a otros clientes.

28. LEY VIGENTE: Este Convenio y su Cuenta están regidos e interpretados por las leyes federales, incluyendo la Ley Federal sobre Arbitraje, y las leyes del Estado de Nevada, correspondientes a controversias acumuladas y a ser cumplidos allí sin referencia a los principios de conflictos de leyes. La legislación, interpretación e interpretación de este Convenio y de las cantidades comunicadas, cobradas y recibidas dan, ejemplar y representación de este Convenio y de las cantidades comunicadas, cobradas y recibidas bajo este Convenio serán regidas por dichas leyes. Este Convenio se celebra entre usted y nosotros en Nevada. Nosotros tomamos decisiones en cuanto a la concesión de crédito a usted y le extendemos el crédito bajo este Convenio desde Nevada. Las leyes federales y de Nevada correspondientes a toda controversia, reclamación o disputa que surja de o se relacione, de forma alguna con el asunto objeto de este Convenio y/o su Cuenta, incluyendo las reclamaciones estatutarias, de equidad y por agravio, están sujetas a la ley de Nevada.

29. INVESTIGACIÓN E INFORMES DE CRÉDITO: Usted conviene en que nosotros podemos investigar sus historiales de crédito, empleo e ingresos y comprobar sus recomendaciones de crédito y en que podemos dar a las agencias de informes de crédito, comerciantes y otros acreedores el estado y el historial de pago de su Cuenta.

30. PRECISIÓN DISPUTADA DE UN INFORME DE CRÉDITO: Si algún dato determinativo relacionado con su Cuenta, las transacciones o la experiencia de crédito con nosotros no es preciso, nos puede avisar y solicitar que corrijamos la información imprecisa (después de confirmar el supuesto error) dado a cualquier agencia de informes de crédito, escribiéndonos a: HRS USA, P.O. Box 15521, Wilmington, DE 19850-5521.

31. INFORMACIÓN FINANCIERA ACTUALIZADA: Usted acuerda darnos inmediatamente información financiera actualizada sobre usted cuando se la solicitamos.

32. DEMORA EN LA TOMA DE ACCIONES: Si por cualquier razón nos demoramos en tomar cualquier acción, no perderemos nuestros derechos bajo este Acuerdo. En la medida en que lo permita la ley, podríamos tomar otras acciones que no estén descritas en este Acuerdo, sin perder por ello nuestros derechos bajo este Acuerdo.

33. CAMBIO DE NOMBRE, DIRECCIÓN O EMPLEO: Usted conviene en darnos un aviso de 10 días de anticipación en cuanto a todo cambio en su nombre, dirección postal, número de teléfono o lugar de trabajo. Usted conviene en que el Departamento de Vehículos Motorizados puede darnos su dirección residencial si fuere necesario localizarla.

34. TRANSFERENCIA DE LA CUENTA: Nosotros podemos vender, transferir o transferir su Cuenta a cualquier parte de la misma sin notificarla. Usted no puede vender, transferir o transferir su Cuenta.

35. DIVISIBILIDAD: Si se determina que cualquier cláusula de este Acuerdo es nula o ineficaz bajo cualquier ley, regla o reglamento, todas las demás cláusulas de este Acuerdo permanecerán válidas y ejecutables.

36. AVISOS PARA RESIDENTES DE CALIFORNIA: La ley de California exige que nosotros informemos a los clientes que si no cumplen con los términos de su obligación de crédito, se les puede retirar a una agencia de informes de crédito un informe negativo que se refiere en su experiencia de crédito. Si usted está casado(a), puede solicitar el crédito a nombre propio.

37. AVISO A LOS RESIDENTES DE LA FLORIDA: Usted (el prestatario) acuerda que, si obtenemos una sentencia en su contra, una parte de su ingreso disponible puede ser secuestrada o embargada (pagada a nosotros por su empleador), según lo dispone la ley de la Florida y la ley Federal.

38. AVISO PARA LOS RESIDENTES DE MAINE: Podríamos solicitar un informe de crédito con respecto a su solicitud de crédito. Usted puede preguntar si nosotros obtenemos un informe de crédito y, en tal caso, nosotros le informaremos el nombre y la dirección de la agencia que emitió el informe.

39. AVISO PARA RESIDENTES DE NEW YORK: Se puede solicitar un informe de crédito sobre el consumidor relacionado con esta solicitud o con las actualizaciones, renovaciones o extensiones de todo crédito concedido como resultado de esta solicitud. A solicitud suya, se le informará si se solicitó dicho informe y, de haberse solicitado, el nombre y la dirección de la agencia que proporcionó el informe. Los residentes de New York se pueden comunicar con el departamento de banca del Estado de New York a fin de obtener una lista comparativa de las tasas para tarjetas de crédito, sus cargos, períodos de gracia. Departamento de Banca del Estado de New York: 1-800-332-3339.

40. AVISO PARA LOS RESIDENTES DE OHIO: Las Leyes de Ohio contra la discriminación exigen que todos los acreedores pongan el crédito a disposición de todas las personas solventes, sin distinción de ninguna clase, y que las agencias de información de crédito mantengan historiales de crédito separados para cada individuo cuando esto se les solicita. La Comisión de Derecho Civil de Ohio se encarga de hacer cumplir esta ley.

41. AVISO PARA RESIDENTES DE VERMONT: Se podrá solicitar un informe de crédito sobre el consumidor en la relación con esta solicitud o en la relación con actualizaciones, renovaciones o prórrogas de todo crédito concedido como resultado de esta solicitud. A petición, se le informará si se solicitó o no dicho informe y, de haberse solicitado, el nombre y la dirección de la agencia que proporcionó el informe.

La información referente a los costos de la Tarjeta que contiene este Convenio de Tarjetahabiente y la Declaración de Obligaciones es precisa en noviembre de 2004. Esta información tendrá cambios después de esa fecha. Para conocer cualquier cambio, escribámos a: 1111 Town Center Drive, Las Vegas, Nevada 89144.

SUS DERECHOS DE FACTURACIÓN — GUARDE ESTE AVISO PARA USO FUTURO

Este aviso contiene información importante sobre sus derechos y nuestras responsabilidades bajo la Ley de Facturación Justa en Materia Crediticia.

Notifiquemos en caso de haber errores o tener preguntas sobre su estado d cuenta: Si su estado de cuenta contiene errores o si necesita más información sobre una transacción que aparece en su factura, escribámonos en una hoja separada a la dirección que aparece en la factura. Escribámoslo lo antes posible. Es necesario que realicemos sus comentarios dentro del término de 60 días a partir de la fecha en que le enviáramos la primera factura en que aparece el error. El problema. Puede llamarnos por teléfono, pero una llamada telefónica no protege sus derechos. En su carta, dénos la siguiente información:

- Su nombre y número de cuenta.
- El monto en dólares del supuesto error.
- Describa el error y explique, si puede, por qué considera usted que hay un error.
- Si necesita más información, describa el ítem sobre el cual tiene dudas.

Sus derechos y nuestras responsabilidades después de recibir su notificación por escrito: Nosotros tenemos que reconocer que recibimos su carta dentro del término de 15 días, a menos que para entonces hayamos corregido el error. Dentro del término de 90 días tenemos que corregir el error o explicarle por qué creemos que el estado de cuenta estaba correcto.

Después de recibir su carta, no podemos tratar de cobrarle ninguna parte del cantidad que usted ha declarado reportar como deudor moroso. Podemos continuar facturándole la cantidad en duda, pero no tiene que pagar ninguna cantidad en duda mientras investigamos, pero sigue estando obligado a pagar las partes de su factura que de las que tenga duda en duda. Si encontramos que corrige un error en su factura, usted no tendrá que pagar cargos de financiamiento correspondiente o fines en su factura, usted no tendrá que pagar cargos de financiamiento correspondiente o fines en su factura, usted no tendrá que pagar cargos de financiamiento correspondiente o fines en su factura.

Si usted no paga la cantidad que nosotros consideramos que usted nos debe, podremos reportar como deudor moroso. Sin embargo, si nuestra explicación no le satisface y usted nos escribe de nuevo dentro de diez días informándonos que aún no está dispuesto a pagar, tendríamos que informar a cualquier entidad a la que enviáramos un informe sobre usted, que usted tiene una disputa sobre su factura. Y tendríamos que informarle a usted el nombre de cualquier entidad a la que enviáramos un informe sobre usted. Cuando el aviso haya sido resuelto, tendríamos que informarle sobre esto a cualquier entidad a la que hubiéramos enviado un informe sobre usted.

Si no seguimos estas reglas, no podremos cobrar los primeros \$50 de la cantidad en duda, aunque su factura estuviera correcta.

Regla especial para compras hechas con Tarjeta de Crédito: Si usted tiene algún problema con la calidad de un producto o servicios que usted compró con una tarjeta de crédito y usted ha tratado de buena fe de corregir el problema con el comerciante, usted podría tener derecho de no pagar el saldo restante correspondiente a dicho producto o servicios. Existen limitaciones a este derecho: (a) Usted debe propiedad hecho la compra en el estado donde reside; (b) El precio de compra debe haber sido superior a los \$50. Estas limitaciones no son aplicables si nosotros somos dueños del establecimiento donde usted hizo la adquisición, operamos mismo, o si nosotros le enviáramos un anuncio con el producto o los servicios.

AG2206 (11-4)

Exhibit D

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 31

Statement Date: 04/11/2005

Account Summary

Account Number: 

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOCREDIT	AVAILABLE
05/06/2005	\$38.00	\$1,472.91	0.05424%	19.90%	\$0.00	\$27.09

THANK YOU FOR OPENING YOUR ACCOUNT WITH US. YOUR APPROVED CREDIT LIMIT IS \$ 1,500.00

Please see reverse for important disclosures, including grace period information.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
	Previous Balance.....		\$0.00
03/12/2005	Computers, Victorville.....	Reduced Rate Purchase.....	\$1,472.91
04/11/2005	New Balance.....		\$1,472.91

****JOIN THE REWARD ZONE PROGRAM FOR SPECIAL PROMOTIONS, GIVEAWAYS AND MORE. SIGN UP TODAY AT ANY BEST BUY STORE.****

Finance Charge Summary

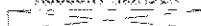
Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Daily Periodic Rate	Corres- ponding APR
Reduced Rate Purchase 67014-01	03/12/05	04/11/09	\$0.00	\$0.00	0.02986%	19.90%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
67014-01 Continued		\$0.00	\$13.69	\$1,472.91	\$38.00	

Page 1 of 1 04110234565

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-366-0292

ACCOUNT NUMBER	NEW BALANCE	PMNT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
	\$1,472.91	05/06/2005	04/27/2005	\$38.00

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include
 your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Exhibit E

Payment Address: Retail Services PO Box 60140 City of Industry CA 91716-0140
 Mail Billing Inquiries to: Retail Services PO Box 18821 Wilmington DE 19850-8821
 Days in Billing Cycle: 30

Statement Date: 05/11/2005

Account Summary

Account Number:

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOUNT	AVAILABLE CREDIT
05/05/2005	\$38.00	\$496.98	0.05424%	19.80%	\$0.00	\$1,003.02

Please see reverse for important disclosures, including grace period information.

Household Bank (CB), N.A. has changed its name to HSB Bank Nevada, N.A. All other terms and conditions of your Cardholder Agreement and Disclosure Statement remain unchanged at this time. In the coming months, you will see our new name referenced in communications to you.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
04/12/2005	Previous Balance		\$1,472.91
05/11/2005	Billed Finance Charges		\$30.38
05/11/2005	Billed Deferred Finance Charges		\$13.69
05/02/2005	Payment Received - Thank You		-\$1,000.00
05/11/2005	New Balance		\$496.98

****Looking for the perfect gift? Check out our new dad, grad and Spring-themed gift cards. No expiration date, no fee.****

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Daily Periodic Rate	Corres- ponding APR
Reduced Rate Purchase 67014-01	03/12/05	04/11/09	\$1,472.91	\$1,159.27	0.02936%	10.90%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
67014-01 Continued	10.90%	\$24.07	N/A	\$496.98	\$38.00	

Page 1 of 1 05110241578

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-366-0292

ACCOUNT NUMBER	NEW BALANCE	PMNT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
<input type="text"/>	\$496.98	05/05/2005	05/26/2005	\$38.00

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include
 your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60140
 CITY OF INDUSTRY CA 91716-0140

Exhibit F

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 16621 Wilmington DE 19850-5521
 Days in Billing Cycle: 31

Statement Date: 06/11/2008

Account Summary

Account Number:

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOUNT	AVAILABLE CREDIT
07/06/2008	\$38.00	\$396.25	0.05424%	19.80%	\$0.00	\$1,103.75

Please see reverse for important disclosures, including grace period information.

Household Bank (SB), N.A. has changed its name to HSBC Bank Nevada, N.A. All other terms and conditions of your Cardholder Agreement and Disclosure Statement remain unchanged at this time. In the coming months, you will see our new name referenced in communications to you.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
05/12/2008	Previous Balance.....		\$496.98
06/11/2008	Billed Finance Charges.....		\$4.27
06/01/2008	Payment Received - Thank You.....		-\$105.00
06/11/2008	New Balance.....		\$396.25

JOIN THE REWARD ZONE(R) PROGRAM, WHERE THE MORE YOU BUY, THE MORE POINTS YOU GET.

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Daily Periodic Rate	Corres- ponding APR
Reduced Rate Purchase 67014-01	03/12/08	04/11/09	\$496.98	\$461.89	0.02986%	10.90%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
67014-01 Continued	10.90%	\$4.27	N/A	\$396.25	\$38.00	

Page 1 of 1 06110234997

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-366-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
<input type="text"/>	\$396.25	07/06/2008	06/27/2008	\$38.00

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include
 your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Exhibit G

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 30

Statement Date: 07/11/2005

Account Summary

Account Number: [REDACTED]

PAYMENT DUE DATE	TOTAL PAYMENT DUE	MINIMUM NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOUNT CREDIT	AVAILABLE
08/05/2005	\$48.00	\$771.83	0.05424%	19.80%	\$0.00	\$728.17

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
06/12/2005	Previous Balance		\$596.25
07/02/2005	Interactive Software	Same As Cash	\$212.19
07/03/2005	Purchase, Victoryville	Same As Cash	\$200.00
07/11/2005	Billed Finance Charges		\$3.39
06/28/2005	Payment Received - Thank You		-\$40.00
07/11/2005	New Balance		\$771.83

Promotion Expiration Alert:

Promotion	Promotional Payoff Amount	Deferred	Promotion Type
Expiration Date		FINANCE CHARGES	
10/03/2005	\$212.19	\$1.18	Same As Cash 47010-02
10/03/2005	\$200.00	\$1.00	Same As Cash 47010-03

To avoid deferred finance charges, pay your Promotional Payoff Amount by each Promotion Expiration Date. In addition, minimum payments due must be paid by the Payment Due Date. If you have Insurance or Credit Protection on your account, the Promotional Payoff Amount to avoid Deferred Finance Charges may not be the same as the New Balance of your promotional plan. See Finance Charge Summary for further details.

Back to School computer needs? Call Geek Squad 24 Hour Computer Support Task Force(r). 1 800 GEEK SQUAD or GEEKSQUAD.com.

Page 1 of 2 07110234128

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
[REDACTED]	\$771.83	08/05/2005	07/27/2005	\$48.00

AMOUNT
ENCLOSED

CRISTOBAL E GAANAGOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19860-8521
 Days in Billing Cycle: 30

Statement Date: 07/11/2005

Important Notice Concerning Your Payments

How Payments are applied to your account

If you have a same-as-cash plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the same-as-cash expiration date that is large enough to pay all minimum payments due plus your full same-as-cash balance, we will automatically apply that payment first to the required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) same-as-cash plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Varia- ble Daily Periodic Rate	Corres- ponding APR
Reduced Rate Purchase 67014-01	03/12/05	04/11/09	\$396.25	\$379.26	0.02986%	10.90%
Same As Cash 47010-02	07/02/05	10/02/05	\$1.00	\$1.00	0.05589%	20.40%
Same As Cash 47010-03	07/03/05	10/03/05	\$1.00	\$1.00	0.05589%	20.40%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
67014-01 Continued	10.90%	\$3.39	N/A	\$359.64	\$38.00	
47010-02 Continued		\$0.00	\$1.18	\$212.19	\$10.00	
47010-03 Continued		\$0.00	\$1.00	\$200.00	\$1.00	

Exhibit H

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 31

Statement Date: 08/11/2005

Account Summary

Account Number:

PAYMENT DUE DATE	TOTAL PAYMENT	MINIMUM DUE	NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOUNT	AVAILABLE CREDIT
09/05/2005	\$48.00	\$724.99	\$724.99	0.05424%	19.80%	\$0.00	\$775.01

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
07/12/2005	Previous Balance		\$771.83
08/11/2005	Billed Finance Charges		\$5.16
07/28/2005	Payment Received - Thank You		-\$50.00
08/11/2005	New Balance		\$724.99

Promotion Expiration Alert!

Promotion	Promotional Payoff Amount	Deferred	Promotion Type
Expiration Date		FINANCE CHARGES	
10/02/2005	\$202.19	\$4.82	Same As Cash 47010-02
10/03/2005	\$200.00	\$4.51	Same As Cash 47010-03

To avoid deferred finance charges, pay your Promotional Payoff Amount by each Promotion Expiration Date. In addition, minimum payments due must be paid by the Payment Due Date. If you have Insurance or Credit Protection on your account, the Promotional Payoff Amount to avoid Deferred Finance Charges may not be the same as the New Balance of your promotional plan. See Finance Charge Summary for further details.

JOIN THE REWARD ZONE(R) PROGRAM WHERE THE MORE YOU BUY, THE MORE POINTS YOU GET.

Important Notice Concerning Your Payments

How Payments are applied to your account

If you have a same-as-cash plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the same-as-cash expiration date that is large enough to pay all minimum payments due plus your full same-as-cash balance, we will automatically apply that payment first to the required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) same-as-cash plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

Page 1 of 2 08110242191

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
<input type="text"/>	\$724.99	09/05/2005	08/25/2005	\$48.00

Alert! To avoid deferred finance charges, pay your Promotion Payoff Amount by each Promotion Expiration Date. In addition, minimum payments due must be paid by the Payment Due Date. See Promotion Expiration Alert box for details.

AMOUNT
ENCLOSED

EPICORAL E. GRANADOS

00159

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 31

Statement Date: 08/11/2005

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Variable Daily Periodic Rate	Corres- ponding APR
Reduced Rate Purchase 67014-01	03/12/05	04/11/09	\$369.64	\$341.85	0.02288%	10.90%
Same As Cash 47010-02	07/02/05	10/02/05	\$212.19	\$.00	0.05589%	20.40%
Same As Cash 47010-03	07/03/05	10/03/05	\$200.00	\$.00	0.05589%	20.40%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
67014-01 Continued	10.90%	\$3.16	N/A	\$322.60	\$38.00	
47010-02 Continued		\$0.00	\$4.82	\$202.19	\$10.00	
47010-03 Continued		\$0.00	\$4.51	\$200.00	\$.00	



Exhibit I

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 18521 Wilmington DE 19850-8621
 Days in Billing Cycle: 31

Statement Date: 09/11/2005

Account Summary

Account Number: [REDACTED]

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOCREDIT	AVAILABLE
10/06/2005	\$1.00	\$1.01CR	0.05424%	19.80%	\$0.00	\$1,500.00

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
08/12/2005	Previous Balance.....		\$724.99
08/24/2005	Payment Received - Thank You.....		-\$725.00
09/11/2005	New Balance.....		\$1.01CR

Take advantage of our great financing! Don't have your card with you? No problem!
 We have a fast and easy way to serve you - see store for details.

***Best Buy gift cards. Now accepted at BestBuy.com. No expiration dates, no fees.
 Perfect for any occasion. Huge assortment!

Page 1 of 1 09110251731

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
[REDACTED]	\$1.01CR	10/06/2005	09/27/2005	\$1.00

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

G0169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include
 your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Exhibit J

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-6621
 Days in Billing Cycle: 30

Statement Date: 12/11/2005

Account Summary

Account Number: [REDACTED]

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOCREDIT	AVAILABLE
01/05/2006	\$15.00	\$1,499.99	0.06794%	21.15%	\$0.00	\$0.01

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
10/12/2005	Previous Balance		\$.00
11/25/2005	Video, Victoryville CA	Same As Cash	\$1,499.99
12/11/2005	New Balance		\$1,499.99

No need to wait. Get the stuff you really want today with great everyday financing and special finance options.

****Take advantage of our great financing! Don't have your card with you? No Problem! We have a fast and easy way to serve you. See store for details.****

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Variab Daily Periodic Rate	Corres- ponding APR
Same As Cash	11/25/05	01/30/07	\$.00	\$.00	0.06794%	21.15%
47017-01						
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
47017-01 Continued		\$0.00	\$14.84	\$1,499.99	\$15.00	

Page 1 of 1 12110269507

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
[REDACTED]	\$1,499.99	01/05/2006	12/27/2005	\$15.00

AMOUNT
ENCLOSED

CRISTOBAL E. GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include
 your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Exhibit K

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19860-5521
 Days in Billing Cycle: 30

Statement Date: 07/11/2006

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Varia- Daily Periodic Rate	Corres- ponding APR
Same As Cash 47009-01	11/25/06	12/08/07	\$959.99	\$1.00	0.06136%	22.40%
Same As Cash 47005-02	06/14/06	12/16/06	\$1.00	\$1.00	0.06136%	22.40%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
47009-01 Continued		\$0.00	\$378.25	\$949.99	\$10.10	
47005-02 Continued		\$0.00	\$5.82	\$290.97	\$2.90	



Exhibit L

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19860-5521
 Days in Billing Cycle: 31

Statement Date: 06/11/2006

Account Summary

Account Number: 7021-2712-3087-3777

PAYMENT DUE DATE	TOTAL PAYMENT DUE	MINIMUM NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOUNT CREDIT	AVAILABLE
07/06/2006	\$10.00	\$959.99	0.06136%	22.40%	\$0.00	\$540.01

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
05/12/2006	Previous Balance.....		\$1,039.99
05/28/2006	Payment Received - Thank You.....		-\$80.00
05/11/2006	New Balance.....		\$959.99

Looking for the cool gifts? Use your Best Buy credit card to buy Dad, Grad and Spring
 - themed Gift Cards. No expiration, no fees.

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Variable Daily Periodic Rate	Corres- ponding APR
Same As Cash 47009-01	11/28/05	12/08/07	\$1,039.99	\$1.00	0.06060%	22.15%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
47009-01 Continued		\$0.00	\$157.55	\$959.99	\$10.00	

Page 1 of 1 06110216367

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
7021-2712-3087-3777	\$959.99	07/06/2006	06/27/2006	\$10.00

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS
 13490 PROSPECTOR CT
 VICTORVILLE CA 92392-8849

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include
 your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

0

00095999000010000007021271230873777001690

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 18821 Wilmington DE 19850-5821
 Days in Billing Cycle: 30

Statement Date: 07/11/2006

Account Summary

Account Number: [REDACTED]

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOUNT	AVAILABLE CREDIT
08/05/2006	\$13.00	\$1,240.96	0.05424%	19.80%	\$0.00	\$259.04

Please see reverse for important disclosures, including grace period information.

It was recently discovered that if you have a 48 month, Reduced Rate 11.9% promotional purchase (plan numbers 67016, 68016, and 61016) made between March 2005-May 2006 there is an incorrect repayment percentage (1% plus finance charges, plus late fees). Corrections will be made to affected accounts in July, 2006 to reflect the correct repayment percentage (2.626%).

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. See Payments section on reverse for additional information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
06/12/2005	Previous Balance		\$959.99
06/14/2005	Computers, Victoryville	Same As Cash	\$360.97
07/02/2006	Payment Received - Thank You		\$180.00
07/11/2006	New Balance		\$1,240.96

Credit Keeper is a secure way to access your triple-merged Credit Report scores and more. Enroll at hrsaccount.com/bestbuy. Use your Best Buy credit card and your first month's fee will be waived, a \$9.95 value.

Important Notice Concerning Your Payments

How Payments are applied to your account

If you have a same-as-cash plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the same-as-cash expiration date that is large enough to pay all minimum payments due plus your full same-as-cash balance, we will automatically apply that payment first to the required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) same-as-cash plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

Page 1 of 2 07110211728

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PMNT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
[REDACTED]	\$1,240.96	08/05/2006	07/27/2006	\$13.00

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Exhibit M

Payment Address: Retail Services PO Box 50148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-8521
 Days in Billing Cycle: 31

Statement Date: 09/11/2008

Account Summary

Account Number: 

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	PAST DUE AMOUNT	AVAILABLE CREDIT
10/06/2008	\$48.00	\$1,203.70	\$0.00	\$295.30

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
08/12/2008	Previous Balance.....		\$1,203.70
09/05/2008	Late Charge Assessment.....		\$35.00
09/05/2008	Payment Received - Thank You.....		-\$35.00
09/11/2008	New Balance.....		\$1,203.70

Promotion Expiration Alert!

Promotion	Promotional Payoff Amount	Deferred	Promotion Type
Expiration Date 12/16/2008	\$239.18	FINANCE CHARGES \$16.70	Same As Cash 47005-02

To avoid deferred finance charges, pay your Promotional Payoff Amount of \$239.18 by 12/16/2008. In addition, minimum payments due must be paid by the Payment Due Date. If you have Insurance or Credit Protection on your account, the Promotional Payoff Amount to avoid Deferred Finance Charges may not be the same as the New Balance of your promotional plan. See Finance Charge Summary for further details.

Access your credit report scores and more with Credit Keeper - enroll today at www.hrsaccount.com/BestBuy with your Best Buy credit card and your first month's fee will be waived, a \$9.95 value.

Important Notice Concerning Your Payments

How Payments are applied to your account


If you have a same-as-cash plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the same-as-cash expiration date that is large enough to pay all minimum payments due plus your full same-as-cash balance, we will automatically apply that payment first to the required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) same-as-cash plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

Page 1 of 2 09110204585

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PMNT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
	\$1,203.70	10/06/2008	09/27/2008	\$48.00

AMOUNT
ENCLOSED

CRYSTAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include
 your account number on your check or money order.

RETAIL SERVICES
 PO BOX 50148
 CITY OF INDUSTRY CA 91716-0148

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 31

Statement Date: 09/11/2008

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Variable Daily Periodic Rate	Corres- ponding APR
Same As Cash 47009-01	11/25/05	12/08/07	\$939.89	\$1.00	0.05205%	22.65%
Same As Cash 47005-02	05/14/06	12/16/06	\$263.81	\$1.00	0.05205%	22.65%
Regular Purchase 00007-03	N/A	N/A	\$1.00	\$1.00	0.05205%	22.65%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
47009-01 Continued		\$0.00	\$222.21	\$929.52	\$10.61	
47005-02 Continued		\$0.00	\$16.70	\$239.18	\$2.39	
00007-03 Continued		\$0.00	\$1.13	\$35.00	\$35.00	

Exhibit N

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 30

Statement Date: 10/11/2006

Account Summary

Account Number: 123456789

PAYMENT DUE DATE	TOTAL PAYMENT DUE	MINIMUM NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOUNT	AVAILABLE CREDIT
11/05/2006	\$12.00	\$1,153.70	0.05424%	19.80%	\$0.00	\$345.30

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
09/12/2006	Previous Balance		\$1,203.70
10/03/2006	Payment Received - Thank You		-\$50.00
10/11/2006	New Balance		\$1,153.70

Promotion Expiration Alert!

Promotion	Promotional Payoff Amount	Deferred	Promotion Type
Expiration Date 12/16/2006	\$234.79	FINANCE CHARGES \$21.48	Same As Cash 47005-02

To avoid deferred finance charges, pay your Promotional Payoff Amount of \$234.79 by 12/16/2006. In addition, minimum payments due must be paid by the Payment Due Date. If you have Insurance or Credit Protection on your account, the Promotional Payoff Amount to avoid Deferred Finance Charges may not be the same as the New Balance of your promotional plan. See Finance Charge Summary for further details.

Get points. Get more. Get into it. The Best Buy Reward Zone program is now FREE to join. Learn more at MyRewardZone.com.

Important Notice Concerning Your Payments

How Payments are applied to your account

If you have a same-as-cash plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the same-as-cash expiration date that is large enough to pay all minimum payments due plus your full same-as-cash balance, we will automatically apply that payment first to the required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) same-as-cash plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

Page 1 of 2 10110200319

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-265-0292

ACCOUNT NUMBER	NEW BALANCE	PMNT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
123456789	\$1,153.70	11/05/2006	10/26/2006	\$12.00

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15821 Wilmington DE 19850-5521
 Days in Billing Cycle: 30

Statement Date: 10/11/2006

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Varia- Daily Periodic Rate	Corres- ponding APR
Same As Cash 47009-01	11/26/06	12/08/07	\$929.82	\$.00	0.06205%	22.65%
Same As Cash 47005-02	06/14/06	12/15/06	\$239.18	\$.00	0.06205%	22.65%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
47009-01 Continued		\$0.00	\$243.79	\$918.91	\$9.66	
47005-02 Continued		\$0.00	\$21.48	\$234.79	\$2.34	

Exhibit O

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 31

Statement Date: 11/11/2006

Account Summary

Account Number: 00110196432

PAYMENT DUE DATE	TOTAL PAYMENT DUE	MINIMUM NEW BALANCE	VARIABLE DAILY PERIODIC RATE	CORRESPONDING APR	PAST DUE AMOCREDIT	AVAILABLE
12/06/2006	\$13.00	\$1,241.99	0.05424%	19.80%	\$0.00	\$558.01

THANKS FOR BEING A GREAT CUSTOMER. WE HAVE INCREASED YOUR CREDIT LIMIT TO \$ 1,800.00

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
10/12/2006	Previous Balance		\$1,153.70
10/22/2006	Video/Compact Disc, Vi	Same As Cash	\$168.29
10/27/2006	Payment Received - Thank You		-\$80.00
11/11/2006	New Balance		\$1,241.99

Promotion Expiration Alert!

Promotion	Promotional Payoff Amount	Deferred	Promotion Type
Expiration Date		FINANCE CHARGES	
12/16/2006	\$164.45	\$25.75	Same As Cash 47005-02
01/22/2007	\$168.29	\$2.21	Same As Cash 47010-04

To avoid deferred finance charges, pay your Promotional Payoff Amount by each Promotion Expiration Date. In addition, minimum payments due must be paid by the Payment Due Date. If you have Insurance or Credit Protection on your account, the Promotional Payoff Amount to avoid Deferred Finance Charges may not be the same as the New Balance of your promotional plan. See Finance Charge Summary for further details.

Wrap up the WCN with great everyday and special financing options storewide.

Page 1 of 2 11110196432

Please return coupon below with your payment.

REST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-365-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
00110196432	\$1,241.99	12/06/2006	11/27/2006	\$13.00

Alert! To avoid deferred finance charges, pay your promotion Payoff Amount of \$164.45 by 12/16/2006. In addition, minimum payments due must be paid by the Payment Due Date.

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 31

Statement Date: 11/11/2006

Important Notice Concerning Your Payments

How Payments are applied to your account

If you have a same-as-cash plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the same-as-cash expiration date that is large enough to pay all minimum payments due plus your full same-as-cash balance, we will automatically apply that payment first to the required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) same-as-cash plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

Finance Charge Summary

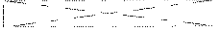
Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Variab Daily Periodic Rate	Corres- ponding APR
Same As Cash 47009-01	11/24/06	12/09/07	\$918.91	\$1.00	0.06205%	22.65%
Same As Cash 47005-02	06/14/06	12/16/06	\$234.79	\$1.00	0.06205%	22.65%
Same As Cash 47010-04	10/22/06	01/22/07	\$1.00	\$1.00	0.06205%	22.65%
Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due	
47009-01 Continued		\$0.00	\$256.26	\$909.25	\$9.68	
47005-02 Continued		\$0.00	\$25.75	\$164.45	\$1.64	
47010-04 Continued		\$0.00	\$2.21	\$169.29	\$1.68	

Exhibit P

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 16621 Wilmington DE 19850-5621
 Days in Billing Cycle: 30

Statement Date: 12/11/2006

Account Summary

Account Number: 

PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT DUE	NEW BALANCE	PAST DUE AMOUNT	AVAILABLE CREDIT
01/05/2007	\$53.00	\$1,723.15	\$0.00	\$76.85

Please see reverse for important disclosures, including grace period information.

Transactions

Transaction Date	Transaction Detail	Promo. Type/Credit Plan	Amount
11/12/2006	Previous Balance		\$1,241.99
11/17/2006	Accessories, Victorvil	Same As Cash	\$188.84
11/20/2006	Accessories, Victorvil	Same As Cash	\$76.40
11/26/2006	Video/Compact Disc, Vi	Same As Cash	\$86.17
12/02/2006	Accessories, Victorvil	Same As Cash	\$23.71
12/03/2006	Photo/Cosmodities, Vic	Same As Cash	\$102.34
12/06/2006	Late Charge Assessment		\$35.00
12/07/2006	Payment Received - Thank You		\$30.00
12/11/2006	New Balance		\$1,723.15

Promotion Expiration Alert!

Promotion	Promotional Payoff Amount	Deferred	Promotion Type
Expiration Date 12/16/2006	\$145.81	\$29.26	Same As Cash 47005-02
01/22/2007	\$166.61	\$5.41	Same As Cash 47010-04
02/17/2007	\$168.84	\$2.95	Same As Cash 47010-05
02/20/2007	\$76.40	\$1.04	Same As Cash 47010-06
02/26/2007	\$86.17	\$1.86	Same As Cash 47010-07
03/04/2007	\$23.71	\$1.15	Same As Cash 47010-08
03/05/2007	\$102.34	\$1.87	Same As Cash 47010-09

To avoid deferred finance charges, pay your Promotional Payoff Amount by each Promotion Expiration Date. In addition, minimum payments due must be paid by the Payment Due Date. If you have Insurance or Credit Protection on your account, the Promotional Payoff Amount to avoid Deferred Finance Charges may not be the same as the New Balance of your promotional plan. See Finance Charge Summary for further details.

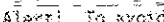
Wrap up the NOW when you use your Best Buy credit card to buy Holiday Gift Cards. No expiration date. No fees.

Page 1 of 3 12110199298

Please return coupon below with your payment.

BEST BUY CO., INC.

Customer Service (Servicio al Cliente): 1-800-368-0292

ACCOUNT NUMBER	NEW BALANCE	PYMT DUE DATE	RECOMMENDED MAIL DATE	TOTAL MINIMUM PAYMENT DUE
	\$1,723.15	01/05/2007	12/27/2006	\$53.00

Alert! To avoid deferred finance charges, pay your Promotion Payoff Amount by each Promotion Expiration Date. In addition, minimum payments due must be paid by the Payment Due Date. See Promotion Expiration Alert box for details.

AMOUNT
ENCLOSED

CRISTOBAL E GRANADOS

00169

Please complete using black or blue ink only.
 Make checks payable to Retail Services. Include your account number on your check or money order.

RETAIL SERVICES
 PO BOX 60148
 CITY OF INDUSTRY CA 91716-0148

Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19850-5521
 Days in Billing Cycle: 30

Statement Date: 12/11/2006

Important Notice Concerning Your Payments

How Payments are applied to your account

If you have a same-as-cash plan that is due to expire in the current billing cycle or in the next billing cycle, and you make a payment before the same-as-cash expiration date that is large enough to pay all minimum payments due plus your full same-as-cash balance, we will automatically apply that payment first to the required minimum payments and next to the plan that is due to expire. At all other times, payments will be applied in the following order: (1) minimum payments that are due, (2) plans with finance charges due, (3) same-as-cash plans in the order in which they are due to expire. If you wish to re-direct any payment in a different order, you may do so by calling the customer service number listed in the upper corner of page 1 of your billing statement.

Finance Charge Summary

Promotion Type/ Credit Plan	Purchase Date	Promotion Expiration Date	Previous Balance	Average Daily Balance	Variab Daily Periodic Rate	Corres- ponding APR
Same As Cash 47009-01	11/25/05	12/09/07	\$909.25	\$1.00	0.06205%	22.65%
Same As Cash 47005-02	06/14/06	12/16/06	\$164.45	\$1.00	0.06205%	22.65%
Regular Purchase 00097-03	N/A	N/A	\$1.00	\$1.00	0.06205%	22.65%
Same As Cash 47010-04	10/22/06	01/22/07	\$159.29	\$1.00	0.06305%	22.65%
Same As Cash 47010-05	11/17/06	02/17/07	\$1.00	\$1.00	0.06205%	22.65%
Same As Cash 47010-06	11/20/06	02/20/07	\$1.00	\$1.00	0.06205%	22.65%
Same As Cash 47010-07	11/26/06	02/26/07	\$1.00	\$1.00	0.06205%	22.65%
Same As Cash 47010-08	12/02/06	03/04/07	\$1.00	\$1.00	0.06205%	22.65%
Same As Cash 47010-09	12/03/06	03/05/07	\$1.00	\$1.00	0.06205%	22.65%



Payment Address: Retail Services PO Box 60148 City of Industry CA 91716-0148
 Mail Billing Inquiries to: Retail Services PO Box 15521 Wilmington DE 19860-5521
 Days in Billing Cycle: 30

Statement Date: 12/11/2008

Credit Plan	ANNUAL PERCENTAGE RATE (APR)	FINANCE CHARGES at Periodic Rate	Deferred FINANCE CHARGES	New Balance	Minimum Payment Due
47009-01 Continued		\$0.00	\$288.31	\$899.57	\$10.15
47005-02 Continued		\$0.00	\$29.26	\$145.81	\$1.45
00007-03 Continued		\$0.00	\$1.11	\$35.00	\$35.00
47010-04 Continued		\$0.00	\$5.41	\$165.61	\$1.65
47010-05 Continued		\$0.00	\$2.95	\$188.54	\$1.88
47010-06 Continued		\$0.00	\$1.04	\$75.40	\$1.75
47010-07 Continued		\$0.00	\$1.86	\$86.17	\$1.86
47010-08 Continued		\$0.00	\$1.15	\$23.71	\$1.23
47010-09 Continued		\$0.00	\$1.57	\$102.34	\$1.02

PROOF OF SERVICE

STATE OF CALIFORNIA)
)
 COUNTY OF LOS ANGELES) ss

I am employed in the County of Los Angeles, State of California, over the age of eighteen years, and not a party to the within action. My business address is: 2029 Century Park East, Los Angeles, CA 90067-3086.

On **December 15, 2008**, I served the foregoing document(s) described as:
DECLARATION OF ANNA ANTONIO IN SUPPORT OF MOTION OF DEFENDANT HSBC BANK NEVADA, N.A. TO COMPEL ARBITRATION AND TO STAY ACTION PENDING COMPLETION OF ARBITRATION OR, IN THE ALTERNATIVE, DISMISS ACTION on the interested parties in this action as follows:

SEE ATTACHED SERVICE LIST

☒ **(VIA U.S. MAIL)** In accordance with the regular mailing collection and processing practices of this office, with which I am readily familiar, by means of which mail is deposited with the United States Postal Service at Los Angeles, California that same day in the ordinary course of business, I deposited such sealed envelope, with postage thereon fully prepaid, for collection and mailing on this same date following ordinary business practices, addressed as set forth above.

☐ **(VIA E-MAIL)** Based on a court order or an agreement of the parties to accept service by e-mail, I caused the documents to be sent to the persons at the e-mail addresses listed in the attached Service List.

☒ **(VIA ELECTRONIC CASE FILING)** I filed electronically the documents listed above, using the U.S. District Court electronic case filing service, on **December 15, 2008**. Counsel of record are registered to file electronically with this Court, and receive copies of the documents via e-mail from the Court to confirm filing.

☐ **(VIA FACSIMILE)** By causing such document to be delivered to the office of the addressee via facsimile.

☐ **(VIA OVERNIGHT DELIVERY)** By causing the document(s), in a sealed envelope, to be delivered to the office of the addressee(s) at the address(es) set forth above by overnight delivery via Federal Express, or by a similar overnight delivery service.

I declare that I am employed in the office of a member of the bar of this court, at whose direction the service was made.

I declare under penalty of perjury under the laws of the United States of America that the above is true and correct.

Executed on **December 15, 2008**, at Los Angeles, California.

Jeri Staley
 [Name]

/s/ Jeri Staley
 [Signature]

SERVICE LIST
Cristobal Granados v. HSBC Bank USA
USDC CA Central District Case No. ED CV08-1605 SGL (SSx)

SERVED VIA U.S. MAIL:

Jay W. Smith (Bar No. 150113)
LAW OFFICES OF JAY W. SMITH
22136 Sonoma Place
Chatsworth, CA 91311
Telephone: 818-709-4117
Facsimile: 818-709-2513
Email: jsmith81452@yahoo.com

SERVED VIA ECF:

David C. Parisi (Bar No. 162248)
Suzanne Havens Beckman (Bar No. 188814)
PARISI & HAVENS LLP
15233 Valleyheart Drive
Sherman Oaks, CA 91403
Telephone: 818-990-1299
Facsimile: 818-501-7852
Email: dcparsi@parisihavens.com
shavens@parisihavens.com